

100th
Anniversary

SUMITOMO MITSUI TRUST GROUP

INTERIM REPORT

Six Months Ended September 30, 2024

2024



Trust for a flourishing future

SUMITOMO MITSUI TRUST GROUP



Corporate Logo

Future Bloom, the Group’s logo, embodies our purpose of trust for a flourishing future. The four transparent petals represent the sense of our Mission we bear toward our various stakeholders (clients, society, shareholders, and employees), with the respective colors, a reference to our Values (Codes of Conduct): “Trustfulness and Loyalty” (natural green), “Dedication and Development” (golden orange), “Trust and Creativity” (blue green), and “Self-help and Self-discipline” (sky blue).



Corporate Color

Our corporate color is “Future Blue,” which fuses the values embodied by the Corporate Logo and evokes a sense of the future while remaining familiar.

CONTENTS

**Financial and Quantitative Disclosure
Related Data 1**

Financial Data: Sumitomo Mitsui Trust Group, Inc. 1

Financial Data: Sumitomo Mitsui Trust Bank, Limited 57

Basel III Disclosure Data:

Sumitomo Mitsui Trust Group, Inc. 109

Basel III Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited 181

Stock Information 277

Disclosure Policy 278

Corporate Information 279

Rating Information 279

Website 279

Financial Data:

Sumitomo Mitsui Trust Group, Inc. (“SuMiTG”)

Consolidated Balance Sheet (Unaudited)	2
Consolidated Statement of Income (Unaudited)	3
Consolidated Statement of Comprehensive Income (Unaudited)	4
Consolidated Statement of Changes in Net Assets (Unaudited)	5
Consolidated Statement of Cash Flows (Unaudited)	8
Notes to Interim Consolidated Financial Statements (Unaudited)	10
Non-Consolidated Balance Sheet (Unaudited)	50
Non-Consolidated Statement of Income (Unaudited)	51
Non-Consolidated Statement of Changes in Net Assets (Unaudited)	52
Statement of Trust Account (Unaudited)	55
Notes to the Interim Statement of Trust Account (Unaudited)	56

Financial Data:

Consolidated Balance Sheet (Unaudited)

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
As of September 30, 2024 and March 31, 2024

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2024	As of Mar. 31, 2024	As of Sep. 30, 2024
Assets:			
Cash and Due from Banks	¥ 25,372,039	¥ 22,831,653	\$ 177,787
Call Loans and Bills Bought	36,000	25,000	252
Receivables under Resale Agreements	288,417	111,600	2,021
Receivables under Securities Borrowing Transactions	523,985	532,200	3,672
Monetary Claims Bought	924,135	1,144,441	6,476
Trading Assets (Note 2)	1,667,643	2,015,752	11,686
Money Held in Trust	32,196	22,596	226
Securities (Notes 1, 2, 3, 5, and 11)	10,319,908	9,938,913	72,314
Loans and Bills Discounted (Notes 3, 4, 5, and 6)	32,024,369	33,420,919	224,402
Foreign Exchanges (Note 3)	45,217	45,394	317
Lease Receivables and Investment Assets (Note 5)	719,976	718,968	5,045
Other Assets (Notes 3 and 5)	3,791,314	3,869,240	26,567
Tangible Fixed Assets (Notes 7 and 8)	222,150	226,714	1,557
Intangible Fixed Assets	163,659	149,172	1,147
Assets for Retirement Benefits	346,847	338,723	2,430
Deferred Tax Assets	7,255	7,929	51
Customers' Liabilities for Acceptances and Guarantees (Note 3)	582,211	595,482	4,080
Allowance for Loan Losses	(118,295)	(117,798)	(829)
Total Assets	¥ 76,949,032	¥ 75,876,905	\$ 539,199
Liabilities:			
Deposits (Note 5)	¥ 38,411,985	¥ 37,418,280	\$ 269,161
Negotiable Certificates of Deposit	10,147,098	9,220,997	71,103
Call Money and Bills Sold	146,844	360,394	1,029
Payables under Repurchase Agreements (Note 5)	2,643,152	2,700,532	18,521
Trading Liabilities	1,449,443	1,767,322	10,157
Borrowed Money (Notes 5 and 9)	8,053,960	7,302,158	56,436
Foreign Exchanges	1,981	281	14
Short-Term Bonds Payable	2,220,839	2,906,725	15,562
Bonds Payable (Note 10)	3,038,187	2,787,367	21,289
Borrowed Money from Trust Account	3,684,982	4,327,798	25,821
Other Liabilities	3,111,886	3,084,555	21,806
Provision for Bonuses	15,470	20,875	108
Provision for Directors' Bonuses	120	422	1
Provision for Stocks Payment	1,361	1,274	10
Liabilities for Retirement Benefits	14,161	13,965	99
Provision for Reward Points Program	22,754	22,255	159
Provision for Reimbursement of Deposits	2,530	2,573	18
Provision for Contingent Losses	1,547	1,639	11
Deferred Tax Liabilities	187,760	201,934	1,316
Deferred Tax Liabilities for Land Revaluation (Note 7)	2,381	2,381	17
Acceptances and Guarantees	582,211	595,482	4,080
Total Liabilities	¥ 73,740,662	¥ 72,739,219	\$ 516,717
Net Assets:			
Total Shareholders' Equity:	¥ 2,657,339	¥ 2,566,378	\$ 18,621
Capital Stock	261,608	261,608	1,833
Capital Surplus	506,638	526,318	3,550
Retained Earnings	1,895,581	1,802,086	13,283
Treasury Stock	(6,489)	(23,635)	(45)
Total Accumulated Other Comprehensive Income:	520,418	539,948	3,647
Valuation Differences on Available-for-Sale Securities	440,537	477,680	3,087
Deferred Gains (Losses) on Hedges	(1,598)	(11,599)	(11)
Revaluation Reserve for Land (Note 7)	(7,093)	(6,782)	(50)
Foreign Currency Translation Adjustments	48,228	39,346	338
Remeasurements of Defined Benefit Plans	40,343	41,304	283
Subscription Rights to Shares	793	855	6
Non-Controlling Interests	29,819	30,503	209
Total Net Assets	¥ 3,208,370	¥ 3,137,686	\$ 22,482
Total Liabilities and Net Assets	¥ 76,949,032	¥ 75,876,905	\$ 539,199

	Yen		U.S. Dollars
Net Assets per Share of Common Stock	¥ 4,419.57	¥ 4,316.76	\$ 30.97

See accompanying notes.
The figures in U.S. Dollars are converted from yen for convenience of readers outside Japan at the rate of ¥142.71 to U.S.\$1.00, the exchange rate as of September 30, 2024.

Financial Data:

Consolidated Statement of Income (Unaudited)

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2024 and 2023

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2024
Income:			
Trust Fees	¥ 60,001	¥ 56,966	\$ 420
Interest Income:	568,532	473,384	3,984
Interest on Loans and Discounts	347,206	300,081	2,433
Interest and Dividends on Securities	127,258	89,213	892
Fees and Commissions	241,077	222,402	1,689
Trading Income	63,485	1,090	445
Other Ordinary Income	328,693	345,160	2,303
Other Income (Note 1)	73,762	96,761	517
Total Income	¥ 1,335,552	¥ 1,195,767	\$ 9,359
Expenses:			
Interest Expenses:	¥642,823	¥ 510,020	\$ 4,504
Interest on Deposits	188,749	162,147	1,323
Fees and Commissions Payments	68,292	63,020	479
Trading Expenses	3,392	9,725	24
Other Ordinary Expenses	136,015	124,117	953
General and Administrative Expenses (Note 2)	261,831	248,712	1,835
Other Expenses (Note 3)	40,174	185,533	282
Total Expenses	¥ 1,152,530	¥ 1,141,130	\$ 8,076
Income before Income Taxes	¥ 183,021	¥ 54,637	\$ 1,282
Income Taxes:	49,438	10,129	346
Current	50,153	6,370	351
Deferred	(715)	3,758	(5)
Net Income	133,583	44,507	936
Net Income Attributable to Non-Controlling Interests	759	444	5
Net Income Attributable to Owners of the Parent	¥ 132,824	¥ 44,063	\$ 931

	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 184.68	¥ 60.67	\$ 1.29
Diluted Net Income per Share of Common Stock	¥ 184.58	¥ 60.63	\$ 1.29

See accompanying notes.

Financial Data:

Consolidated Statement of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2024 and 2023

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2024
Net Income	¥ 133,583	¥ 44,507	\$ 936
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	¥ (37,071)	¥ 95,335	\$ (260)
Deferred Gains (Losses) on Hedges	10,152	40,260	71
Foreign Currency Translation Adjustments	6,015	9,639	42
Remeasurements of Defined Benefit Plans	(959)	1,669	(7)
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	2,571	2,036	18
Total Other Comprehensive Income (Loss)	¥ (19,293)	¥ 148,942	\$ (135)
Comprehensive Income:	¥ 114,290	¥ 193,449	\$ 801
Comprehensive Income Attributable to Owners of the Parent	¥ 113,604	¥ 192,764	\$ 796
Comprehensive Income Attributable to Non-Controlling Interests	685	684	5

Financial Data:

Consolidated Statement of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2024 and 2023

For the Six Months Ended September 30, 2024

	Millions of Yen				
	Shareholders' Equity				
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 261,608	¥ 526,318	¥1,802,086	¥ (23,635)	¥2,566,378
Changes during the Period					
Cash Dividends			(39,640)		(39,640)
Net Income Attributable to Owners of the Parent			132,824		132,824
Purchase of Treasury Stock				(3,512)	(3,512)
Disposal of Treasury Stock		(25)		993	968
Retirement of Treasury Stock		(19,664)		19,664	—
Purchase of Shares of Consolidated Subsidiaries		9			9
Reversal of Revaluation Reserve for Land			310		310
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(19,679)	93,494	17,145	90,960
Balance at the End of the Period	¥ 261,608	¥ 506,638	¥1,895,581	¥ (6,489)	¥2,657,339

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 477,680	¥ (11,599)	¥ (6,782)	¥ 39,346	¥ 41,304	¥ 539,948	¥ 855	¥ 30,503	¥3,137,686
Changes during the Period									
Cash Dividends									(39,640)
Net Income Attributable to Owners of the Parent									132,824
Purchase of Treasury Stock									(3,512)
Disposal of Treasury Stock									968
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									9
Reversal of Revaluation Reserve for Land									310
Net Changes of Items Other Than Shareholders' Equity	(37,142)	10,001	(310)	8,882	(960)	(19,530)	(61)	(684)	(20,276)
Total Changes during the Period	(37,142)	10,001	(310)	8,882	(960)	(19,530)	(61)	(684)	70,684
Balance at the End of the Period	¥ 440,537	¥ (1,598)	¥ (7,093)	¥ 48,228	¥ 40,343	¥ 520,418	¥ 793	¥ 29,819	¥3,208,370

See accompanying notes.

For the Six Months Ended September 30, 2023

	Millions of Yen				
	Shareholders' Equity				
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 261,608	¥ 546,146	¥ 1,803,002	¥ (22,933)	¥ 2,587,824
Changes during the Period					
Cash Dividends			(40,033)		(40,033)
Net Income Attributable to Owners of the Parent			44,063		44,063
Purchase of Treasury Stock				(1,061)	(1,061)
Disposal of Treasury Stock		7		510	518
Retirement of Treasury Stock		(19,823)		19,823	—
Purchase of Shares of Consolidated Subsidiaries					—
Net Changes of Items Other Than Shareholders' Equity					—
Total Changes during the Period	—	(19,816)	4,029	19,272	3,486
Balance at the End of the Period	¥ 261,608	¥ 526,330	¥ 1,807,031	¥ (3,660)	¥ 2,591,310

	Millions of Yen								
	Accumulated Other Comprehensive Income							Subscription Rights to Shares	Non-Controlling Interests
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 258,240	¥ (48,470)	¥ (6,855)	¥ 24,531	¥ (23,187)	¥ 204,259	¥ 945	¥ 29,545	¥ 2,822,574
Changes during the Period									
Cash Dividends									(40,033)
Net Income Attributable to Owners of the Parent									44,063
Purchase of Treasury Stock									(1,061)
Disposal of Treasury Stock									518
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									—
Net Changes of Items Other Than Shareholders' Equity	92,656	41,160	—	13,208	1,676	148,701	(58)	251	148,895
Total Changes during the Period	92,656	41,160	—	13,208	1,676	148,701	(58)	251	152,381
Balance at the End of the Period	¥ 350,897	¥ (7,310)	¥ (6,855)	¥ 37,739	¥ (21,511)	¥ 352,961	¥ 886	¥ 29,797	¥ 2,974,955

See accompanying notes.

For the Six Months Ended September 30, 2024

	Millions of U.S. Dollars				
	Shareholders' Equity				
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders' Equity
Balance at the Beginning of the Period	\$ 1,833	\$ 3,688	\$ 12,628	\$ (166)	\$ 17,983
Changes during the Period					
Cash Dividends			(278)		(278)
Net Income Attributable to Owners of the Parent			931		931
Purchase of Treasury Stock				(25)	(25)
Disposal of Treasury Stock		(0)		7	7
Retirement of Treasury Stock		(138)		138	—
Purchase of Shares of Consolidated Subsidiaries		0			0
Reversal of Revaluation Reserve for Land			2		2
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(138)	655	120	637
Balance at the End of the Period	\$ 1,833	\$ 3,550	\$ 13,283	\$ (45)	\$ 18,621

	Millions of U.S. Dollars								
	Accumulated Other Comprehensive Income							Subscription Rights to Shares	Non-Controlling Interests
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	\$ 3,347	\$ (81)	\$ (48)	\$ 276	\$ 289	\$ 3,784	\$ 6	\$ 214	\$ 21,986
Changes during the Period									
Cash Dividends									(278)
Net Income Attributable to Owners of the Parent									931
Purchase of Treasury Stock									(25)
Disposal of Treasury Stock									7
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									0
Reversal of Revaluation Reserve for Land									2
Net Changes of Items Other Than Shareholders' Equity	(260)	70	(2)	62	(7)	(137)	(0)	(5)	(142)
Total Changes during the Period	(260)	70	(2)	62	(7)	(137)	(0)	(5)	495
Balance at the End of the Period	\$ 3,087	\$ (11)	\$ (50)	\$ 338	\$ 283	\$ 3,647	\$ 6	\$ 209	\$ 22,482

See accompanying notes.

Financial Data:

Consolidated Statement of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2024 and 2023

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2024
Cash Flows from Operating Activities:			
Income before Income Taxes	¥ 183,021	¥ 54,637	\$ 1,282
Depreciation and Amortization	20,837	18,031	146
Impairment Losses	801	1,425	6
Amortization of Goodwill	3,367	3,658	24
Equity in Losses (Earnings) of Affiliated Companies	(11,157)	(7,959)	(78)
Increase (Decrease) in Allowance for Loan Losses	496	(22,007)	3
Increase (Decrease) in Provision for Bonuses	(5,404)	(3,147)	(38)
Increase (Decrease) in Provision for Directors' Bonuses	(301)	(239)	(2)
Increase (Decrease) in Provision for Stocks Payment	86	212	1
Decrease (Increase) in Assets for Retirement Benefits	(9,513)	(5,833)	(67)
Increase (Decrease) in Liabilities for Retirement Benefits	193	81	1
Increase (Decrease) in Provision for Reward Points Program	498	631	3
Increase (Decrease) in Provision for Reimbursement of Deposits	(43)	(171)	(0)
Increase (Decrease) in Provision for Contingent Losses	(92)	158	(1)
Interest Income	(568,532)	(473,384)	(3,984)
Interest Expenses	642,823	510,020	4,504
Loss (Gain) Related to Securities	(44,900)	93,199	(315)
Loss (Gain) on Money Held in Trust	286	(1,625)	2
Foreign Exchange Losses (Gains)	196,211	(274,371)	1,375
Loss (Gain) on Disposal of Fixed Assets	(819)	200	(6)
Net Decrease (Increase) in Trading Assets	348,109	(695,367)	2,439
Net Increase (Decrease) in Trading Liabilities	(317,879)	617,163	(2,227)
Net Decrease (Increase) in Loans and Bills Discounted	1,396,550	(911,698)	9,786
Net Increase (Decrease) in Deposit	993,704	2,769,104	6,963
Net Increase (Decrease) in Negotiable Certificates of Deposit	926,101	(114,887)	6,489
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	751,801	522,128	5,268
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	107,441	144,921	753
Net Decrease (Increase) in Call Loans	32,373	61,905	227
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	8,214	(36,782)	58
Net Increase (Decrease) in Call Money	(270,929)	(1,477,941)	(1,898)
Net Decrease (Increase) in Foreign Exchange-Assets	176	6,243	1
Net Increase (Decrease) in Foreign Exchange-Liabilities	1,699	(517)	12
Net Decrease (Increase) in Lease Receivables and Investment Assets	(1,008)	(4,809)	(7)
Net Increase (Decrease) in Short-Term Bonds Payable	(685,886)	771,039	(4,806)
Increase (Decrease) in Straight Bonds-Issuance and Redemption	220,819	137,828	1,547
Net Increase (Decrease) in Borrowed Money from Trust Account	(642,815)	462,367	(4,504)
Interest Received	576,417	417,161	4,039
Interest Paid	(660,930)	(472,787)	(4,631)
Other, Net	197,057	(405,990)	1,381
Subtotal	¥ 3,388,876	¥ 1,682,596	\$ 23,747
Income Taxes (Paid) Refunded	7,741	(16,393)	54
Net Cash Provided by (Used in) Operating Activities	¥ 3,396,618	¥ 1,666,203	\$ 23,801

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2024
Cash Flows from Investing Activities:			
Purchase of Securities	¥ (4,479,258)	¥ (3,655,753)	\$ (31,387)
Proceeds from Sales of Securities	1,807,147	1,435,965	12,663
Proceeds from Redemption of Securities	1,936,446	1,377,740	13,569
Increase in Money Held in Trust	(10,000)	(2,500)	(70)
Decrease in Money Held in Trust	—	1,455	—
Purchase of Tangible Fixed Assets	(4,750)	(4,550)	(33)
Proceeds from Sales of Tangible Fixed Assets	2,033	388	14
Purchase of Intangible Fixed Assets	(34,907)	(25,678)	(245)
Purchase of Shares of Subsidiaries			
Resulting in Change in the Scope of Consolidation	—	(20,335)	—
Purchase of Shares of Affiliated Companies Accounted for Using the Equity Method	(19,793)	(1,330)	(139)
Proceeds from Sales of Shares of Affiliated Companies Accounted for Using the Equity Method	—	8,161	—
Net Cash Provided by (Used in) Investing Activities	¥ (803,083)	¥ (886,435)	\$ (5,627)
Cash Flows from Financing Activities:			
Proceeds from Issuance of Subordinated Bonds and Bonds with Subscription Rights to Shares	¥ 99,486	¥ 40,781	\$ 697
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(70,000)	(30,000)	(491)
Purchase of Shares of Subsidiaries without Change in the Scope of Consolidation	(913)	—	(6)
Cash Dividends Paid	(39,629)	(40,020)	(278)
Cash Dividends Paid to Non-Controlling Interests	(446)	(432)	(3)
Purchase of Treasury Stock	(3,512)	(1,061)	(25)
Proceeds from Sales of Treasury Stock	1	0	0
Net Cash Provided by (Used in) Financing Activities	¥ (15,014)	¥ (30,733)	\$ (105)
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ 69,306	¥ 50,457	\$ 486
Net Increase (Decrease) in Cash and Cash Equivalents	¥ 2,647,826	¥ 799,491	\$ 18,554
Cash and Cash Equivalents at the Beginning of the Period	¥ 20,837,852	¥ 19,172,638	\$ 146,015
Cash and Cash Equivalents at the End of the Period (Note 1)	¥ 23,485,678	¥ 19,972,129	\$ 164,569

See accompanying notes.

Financial Data:

Notes to Interim Consolidated Financial Statements (Unaudited)

Disclaimer: When we refer to “SuMiTG” in this Interim Report, we mean Sumitomo Mitsui Trust Group, Inc. as an individual legal entity, and when we refer to “the Group,” we mean the group of companies composed of “SuMiTG” and its consolidated subsidiaries.

Basis of Presentation of Financial Statements

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by SuMiTG and the Group in accordance with the accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects compared to application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMiTG issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMiTG is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥142.71 to U.S. \$1, the approximate rate of exchange as of September 30, 2024. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

Significant Accounting Policies and Practices

1. Scope of Consolidation

(1) Consolidated Subsidiaries as of September 30, 2024:

60 companies

Principal Companies:

Sumitomo Mitsui Trust Bank, Limited (“SuMi TRUST Bank”)

Nikko Asset Management Co., Ltd.

Sumitomo Mitsui Trust Asset Management Co., Ltd.

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

There are no changes in the consolidated subsidiaries during the interim period ended September 30, 2024.

(2) Unconsolidated Subsidiaries

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of consolidation in accordance with Article 191, Paragraph 1, Item 2 of the Consolidated Financial Statements Regulations because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/ losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group’s financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMiTG’s interest in subsidiaries), retained earnings (amount corresponding to SuMiTG’s interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMiTG’s interest in subsidiaries), and other financial data.

2. Application of the Equity Method

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method: None

(2) Affiliated Companies Accounted for by the Equity Method:

31 companies

Principal Companies:

Custody Bank of Japan, Ltd.

SBI Sumishin Net Bank, Ltd.

Change in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2024, is as follows:

ERM SuMi TRUST Consulting Limited is included in the scope of application of the equity method from the interim period ended September 30, 2024, due to the acquisition of its shares.

(3) Unconsolidated Subsidiaries and Affiliated Companies that are Not Accounted for by the Equity Method

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of the application of the equity method in accordance with Article 194, Paragraph 1, Item 2 of the Consolidated Financial Statements Regulations because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/ losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMiTG’s interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMiTG’s interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMiTG’s interest in subsidiaries and affiliated companies), and other financial data.

3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) Interim balance sheet dates of consolidated subsidiaries are as follows:

October 31: 2 companies

February 28: 1 company

March 31: 4 companies

May 31: 1 company

June 30: 8 companies

September 30: 44 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Consolidated subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31
- A consolidated subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial statements as of August 31

- Consolidated subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A consolidated subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- The other consolidated subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2024, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or inter-market differences (for trading purposes). The fluctuations in such items are presented as “Trading Assets” or “Trading Liabilities” in the interim consolidated balance sheet on a trade-date basis, and gains and losses from such transactions are presented as “Trading Income” or “Trading Expenses” in the interim consolidated statement of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made in cash as of September 30, 2024.

Regarding valuation of specific market risks and credit risks for derivative transactions, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMiTG is required to determine the purposes of holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are valued at the market price (cost of securities sold is calculated using primarily the moving-average method). Equity securities with no market prices are carried at cost using the moving-average method.

Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheet.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

(3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

Regarding valuation of specific market risks and credit risks, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings:	3 to 60 years
Others:	2 to 20 years

(b) Intangible fixed assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMiTG or the consolidated

subsidiaries, generally five years.

Goodwill is amortized over a reasonable number of years, determined for each case, up to a maximum of 20 years. However, if immaterial, goodwill is expensed in its entirety in the year in which it arises.

(c) Lease assets

The lease assets under "Tangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated using the straight-line method over the lease term, assuming a residual value of zero.

(5) Allowance for Loan Losses

The major domestic consolidated subsidiaries record allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("bankrupt borrowers") and against borrowers that are in a substantially similar adverse condition ("virtually bankrupt borrowers"), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future ("possibly bankrupt borrowers"), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possibly bankrupt borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").

For claims that are classified as other than those above, the allowance is provided based on the estimated loan losses over the next one or three years, which are calculated based on the average historical loan-loss ratios or bankruptcy ratios

during a certain period on the basis of historical loan losses or bankruptcy losses over the past one or three years, then adjusted based on future forecast.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from the operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, etc. and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of the unrecoverable amount for each claim.

For claims against bankrupt borrowers or virtually bankrupt borrowers with collateral or guarantees, claims against borrowers in legal or virtually bankrupt borrowers, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the amount of claims. The deducted amount was ¥23,165 million (U.S. \$162 million) for the six months ended September 30, 2024.

(Additional Information)

There are no significant changes to the assumptions for the adjustments made to loan losses based on future forecasts described in the "Significant Accounting Estimates" section of the Annual Report for the fiscal year ended March 31, 2024, during the six-month period ended September 30, 2024.

(6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

(7) Provision for Directors' Bonuses

A provision for directors' bonuses is provided for the estimated directors' bonuses attributable to the current interim period.

(8) Provision for Stocks Payment

A provision for stocks payment is provided at SuMiTG and some of the consolidated subsidiaries for the estimated stock-based payments to directors of SuMiTG and some of

the consolidated subsidiaries and employees of SuMi TRUST Bank under a stock compensation system attributable to the current interim period.

(9) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

(10) Provision for Reimbursement of Deposits in Dormant Accounts

At SuMi TRUST Bank, a provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

(11) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance-sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.

(12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2024, are attributed based on the plan's benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost: In principle, the full amount of past service cost is charged to profit or loss in the fiscal year it occurs.

Actuarial gains or losses: Actuarial differences are expensed using the straight-line method, primarily over 10 years within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts that would be required for voluntary termination at the end of the current interim period.

(13) Basis for Recognition of Significant Revenues and Expenses

The Group's main revenues from contracts with customers are "Trust Fees" and "Fees and Commissions" such as asset management and administration fees, stock transfer agency fees, real estate brokerage fees, and investment trust and insurance sales fees.

The timing of satisfying performance obligations in each transaction is determined based on the respective economic conditions as follows. The amount of consideration for transactions is generally received within approximately six months after the satisfaction of performance obligations and does not include significant financing components.

Trust fees and asset management and administration fees are recorded mainly in the "Investor Services Business," "Asset Management Business," and "Retail Business." The Group is obligated to perform asset management and administrative services in accordance with the terms of trust agreements and various contracts. The Group recognizes revenues from these performance obligations over a period of time since the benefits are expensed by the customer as the daily services are provided.

Stock transfer agency fees are mainly recorded in the "Corporate Business." The Group is obligated to perform shareholder registry management services and the like in accordance with agreement on entrustment of management of shareholder registry and the like. The Group recognizes revenues from this performance obligation over a period of time since the benefits are expensed by the customer as the daily services are provided.

Real estate brokerage fees are recorded mainly in the "Real Estate Business." The Group is obligated to perform real estate brokerage services based on real estate brokerage contracts. Revenues are recognized when the performance obligation is satisfied at the time when the real estate sales contract is executed or when the property is delivered. The timing of satisfying performance obligation is determined based on the significance of the duties after the execution of the real estate sales contract.

Fees on sales of investment trusts and insurance are mainly recorded in the "Retail Business." The Group is obligated to provide product explanations and sales administrative services based on the terms and conditions of transactions and consignment agreements. Revenues are recognized

when the performance obligation is satisfied at the time of product sale.

(14) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing as of the interim consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of other consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

(15) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownerships to lessees are recognized as sales and costs of sales when lease payments are collected.

(16) Hedge Accounting

(a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivatives transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Committee Practical Guidance No. 24 of March 17, 2022, "Guidance No. 24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest rate volatility factors for the hedged items and the hedging instruments.

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivatives transactions. Such transactions are generally treated as deferred hedges as specified

in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry Committee Practical Guidance No. 25 of October 8, 2020, "Guidance No. 25"). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Share price fluctuations risk hedge

SuMi TRUST Bank applies fair value hedge accounting to individual hedges offsetting the price fluctuation of the shares that are classified under available-for-sale securities, and accordingly evaluates the effectiveness of such individual hedges.

(d) Internal hedge transactions and others

Among derivatives transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Guidance No. 24

and Guidance No. 25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps.

(17) Scope of Cash and Cash Equivalents in the Interim Consolidated Statement of Cash Flows

The balance of "Cash and Cash Equivalents" in the interim consolidated statement of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the interim consolidated balance sheet (cash and due from the Bank of Japan for SuMi TRUST Bank).

(18) Nondeductible Consumption Taxes Associated with Assets

Nondeductible consumption taxes and local consumption taxes associated with assets are recorded as expenses in the current interim period.

(19) Adoption of Group Tax Sharing System

SuMiTG adopts the group tax sharing system.

Additional Information

Share Delivery Trust for the Directors

1. Overview

A share delivery trust, which is a Performance-Based Stock Compensation System (the "System") that utilizes a trust, has been introduced, and applies to SuMiTG's directors (excluding directors who are Audit Committee members and external directors) and executive officers, and the directors (excluding directors who are Audit and Supervisory Committee members and external directors) and executive officers of SuMi TRUST Bank and Sumitomo Mitsui Trust Asset Management Co., Ltd. ("SuMi TRUST AM"), which are core companies of the Group. The above-mentioned directors and executive officers of SuMiTG, SuMi TRUST Bank, and SuMi TRUST AM are collectively referred to as the "Directors."

Under the System, a portion of the remuneration of the

Directors is linked to performance targets set out in SuMiTG's current Midterm Management Plan. By paying part of the remuneration for Directors in shares, the linkage between the remuneration of the Directors and the performance of the Group becomes clearer, and the Directors share the same benefits and risks of share price fluctuations with the shareholders. Through these initiatives, the System is designed to heighten the Director's attention to enhance medium- and long-term business performance and the corporate value of the Group.

SuMiTG contributes money to a trust set up under the System, and the trust acquires shares of SuMiTG. The Directors are awarded points based on the Shares Delivery Rules established individually by SuMiTG, SuMi TRUST Bank, and SuMi TRUST AM, and the number of shares of SuMiTG corresponding to the points granted are issued to the Directors through the trust.

In line with the switch of the Performance-Based Stock Compensation System from the share delivery trust to RS Trust (a system to deliver Restricted Stocks using the framework of a share delivery trust) from the previous fiscal year, the issuance of new points in the share delivery trust has been suspended.

2. Remaining Number of Shares of SuMiTG Held by the Trust

Refer to "2. Remaining Number of Shares of SuMiTG Held by the Trust" of "RS Trust for the Directors" below.

RS Trust for the Directors

1. Overview

SuMiTG has switched the Performance-Based Stock Compensation System for the Directors from the share delivery trust to RS Trust (the "System") from the previous fiscal year.

The share delivery trust is a system in which points are granted every fiscal year as stock compensation and are managed cumulatively, and shares of SuMiTG are delivered upon retirement. On the other hand, the System delivers Restricted Stocks (RS) every fiscal year using the framework of the share delivery trust, and the transfer restrictions are lifted upon retirement. Since RS granted under the System is in the grantee's name, it enables the grantee to receive dividends and exercise voting rights. These features will help further promote value sharing with shareholders, and

the switch is expected to enhance the effect of the incentive compensation.

The System applies to SuMiTG's directors (excluding directors who are Audit Committee members and external directors) and executive officers, etc., and the directors (excluding directors who are Audit and Supervisory Committee members and external directors) and executive officers, etc. of SuMi TRUST AM, which are core companies of the Group. The above-mentioned directors and executive officers of SuMiTG, SuMi TRUST Bank, and SuMi TRUST AM are collectively referred to as the "Directors."

Under the System, a portion of the remuneration of the Directors is linked to performance targets set out in SuMiTG's current Midterm Management Plan. By paying part of the remuneration for the Directors in shares, the linkage between the remuneration of the Directors and the performance of the Group becomes clearer, and the Directors share the same benefits and risks of share price fluctuations with the shareholders. Through these initiatives, the System is designed to heighten the Directors' attention to enhancement of medium- and long-term business performance and the corporate value of the Group.

SuMiTG contributes money to a trust (same trust as the share delivery trust, the "Trust") set up under the System, and the trust acquires shares of SuMiTG. The Directors are awarded points based on the Shares Delivery Rules established individually by SuMiTG, SuMi TRUST Bank, and SuMi TRUST AM, and the number of shares of SuMiTG corresponding to the points granted are issued to the Directors through the Trust. However, such shares shall be subject to restrictions on transfers to each director until their retirement.

2. Remaining Number of Shares of SuMiTG Held by the Trust

The Trust is under the trust contract of the share delivery trust for the Directors, and the same trust is used for the share delivery trust and RS Trust. The carrying amount and the number of shares of SuMiTG held by the Trust (total of the share delivery trust and RS Trust) as of September 30, 2024, was ¥4,055 million (U.S. \$28 million) and 1,419 thousand shares. The shares are recorded as treasury stock in the net assets section of the interim consolidated balance sheet.

RS Trust for Employees

1. Overview

SuMiTG introduced RS Trust as an incentive plan for the employees of SuMi TRUST Bank.

The purpose of the System is that SuMiTG boosts investment in human capital, which plays an essential role in creating social and economic value and enhances the corporate value of the Group through contribution to our clients and society and creation of new value.

SuMiTG contributes money to a trust set up under the System, and the trust acquires shares of SuMiTG. Employees are awarded points based on the Shares Delivery Rules established individually by SuMi TRUST Bank and the number

of shares of SuMiTG corresponding to the points granted are issued to employees through the Trust. However, such shares shall be subject to restrictions on transfers to each employee until their retirement.

2. Remaining Number of Shares of SuMiTG Held by the Trust

The carrying amount and the number of shares of SuMiTG held by the Trust as of September 30, 2024, was ¥704 million (U.S. \$5 million) and 329 thousand shares. The shares are recorded as treasury stock in the net assets section of the interim consolidated balance sheet as of September 30, 2024.

Notes to the Interim Consolidated Balance Sheet

1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies as follows.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Stocks	¥ 245,811	\$ 1,722
Equity Investments	270,085	1,893

2. Securities with Free Disposal Rights to Sell or Repledge

Securities borrowed under unsecured loan agreements and securities purchased under resale agreements or borrowed with cash collateral that SuMiTG has a right to freely sell or repledge, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Securities that are Further Collateralized	¥ 288,158	\$ 2,019
Securities that are Further Loaned	714,829	5,009
Securities Held without Selling or Repledging as of the End of the Current Period	5,502	39

3. Loans and Bills Discounted

Loans in accordance with the Banking Act and the Act on Emergency Measures for Revitalization of the Financial Functions are presented below. Loans include corporate bonds in "securities" (limited to those issued in private placement of securities prescribed in Section 3 of Paragraph 2 in the Financial Instruments and Exchange Act, and those with wholly or partially guaranteed redemption of the principal

and payment of the interest), loans and bills discounted, foreign exchanges, interest receivables, suspense payments, and customers' liabilities for acceptances and guarantees in "other assets" presented in the interim consolidated balance sheet, and securities loaned (limited to those under a loan for use or lease contract) provided in the notes, etc.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Bankrupt and Practically Bankrupt Loans	¥ 11,222	\$ 79
Doubtful Loans	77,833	545
Loans Past Due Three Months or More	177	1
Restructured Loans	29,332	206
Total	¥ 118,565	\$ 831

Bankrupt and practically bankrupt loans are those loans that have fallen into bankruptcy due to certain reasons, including initiation of bankruptcy proceedings, start of reorganization proceedings, or submission of an application to start rehabilitation proceedings and quasi-loans.

Doubtful loans are those loans with a strong likelihood that loan principals cannot be recovered and interest cannot be received according to the contract because of difficulties in the financial conditions and business performance of debtors who are not yet legally bankrupt, excluding those loans classified as bankrupt and practically bankrupt loans.

Loans past due for three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the

contractual payment date), excluding loans classified as bankrupt and practically bankrupt loans and doubtful loans.

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with the borrower's business restructuring or to otherwise provide support, excluding those loans classified as bankrupt and practically bankrupt loans, doubtful loans or loans past due three months or more.

The above loans are presented at the amounts prior to deduction of allowances for loan losses.

4. Bills Discounted

Bills discounted are treated as financial transactions in accordance with Guidance No. 24. SuMiTG has a right to freely sell or pledge such commercial bills. The total face value of such bills is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Bills Discounted	¥ 272	\$ 2

5. Assets Pledged

Assets pledged as collateral as of September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Assets Pledged as Collateral:		
Securities	¥ 5,066,051	\$ 35,499
Loans and Bills Discounted	4,503,693	31,558
Lease Receivables and Investment Assets	20,173	141
Other Assets	346,267	2,426
Total	¥ 9,936,184	\$ 69,625
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 18,523	\$ 130
Payables under Repurchase Agreements	2,005,575	14,054
Borrowed Money	6,217,816	43,570

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Securities	¥ 674,577	\$ 4,727

"Other Assets" include initial margins of futures, security deposits, and cash collateral pledged for financial instruments. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Initial Margins of Futures Markets	¥ 32,137	\$ 225
Security Deposits	23,225	163
Cash Collateral Pledged for Financial Instruments-Assets	978,284	6,855

6. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and commitment lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amounts of unused credit under such agreements were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Amount of Unused Credit under Agreements	¥ 13,654,261	\$ 95,678
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Cancelled at Any Time	8,929,554	62,571

The balance of unused credit will not necessarily affect the future cash flows of the consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing the consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changes in financial circumstances, the need to preserve claims, or other

reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, SuMiTG has also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following the internal procedures and revising agreements, as necessary.

7. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No. 34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liabilities for Land Revaluation" in liabilities, and the amount net of such difference was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation was calculated by reasonably adjusting the value of land based on the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No. 119, promulgated on March 31, 1998) and the land assessments under Item 4 of Article 2 of the same Order.

8. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Accumulated Depreciation of Tangible Fixed Assets	¥ 198,570	\$ 1,391

9. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Subordinated Borrowings	¥ 20,000	\$ 140
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	20,000	140

10. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Subordinated Bonds	¥ 703,998	\$ 4,933
Subordinated Bonds with a Debt Relief Clause at the Contractual Point of Non-Viability	631,000	4,422

11. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under “Securities” include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 58,233	\$ 408

12. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements was as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Money Trusts	¥ 3,403,280	\$ 23,848

Notes to the Interim Consolidated Statement of Income

1. Other Income

Other income for the six months ended September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Gains on Sales of Stocks and Other Securities	¥ 57,121	\$ 400
Equity in Earnings of Affiliated Companies	11,157	78

2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Salaries and Allowances	¥ 103,279	\$ 724

3. Other Expenses

Other expenses for the six months ended September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Losses on Sales of Stocks and Other Securities	¥ 16,900	\$ 118
Provision for Allowance for Loan Losses	6,370	45
Losses on Investment in Partnerships	4,698	33

Notes to the Interim Consolidated Statement of Changes in Net Assets

1. Class and the Number of Issued Shares of Common Stock and Treasury Stock

Classes and the number of issued shares of common stock and treasury stock for the six months ended September 30, 2024, consisted of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2024					
Number of Issued Shares:					
Common Share	1,700,000	728,051	—	6,696 ¹⁾	721,355
Treasury Stock:					
Common Share		8,456	962 ²⁾	7,081 ³⁾	2,337 ⁴⁾

(Notes)

- 1) The number of shares of common stock decreased by 6,696 thousand shares due to the retirement of treasury stock.
- 2) The breakdown of the number of shares of common stock held as treasury stock, which increased by 962 thousand shares, is as follows.
 - Increased by 5 thousand shares due to the purchase of odd-lot or less than one hundred shares.
 - Increased by 957 thousand shares due to the purchase under the systems of the share delivery trust and RS Trust for the Directors.
- 3) The breakdown of the number of shares of common stock held as treasury stock decreased by 7,081 thousand shares is as follows.
 - Decreased by 0 thousand shares due to purchase requests

of odd-lot or less than one hundred shares.

- Decreased by 29 thousand shares due to the transfer of shares upon exercise of stock option rights.
 - Decreased by 201 thousand shares due to the delivery under the systems of the share delivery trust and RS Trust for the Directors.
 - Decreased by 154 thousand shares due to the delivery under the system of the RS Trust for employees.
 - Decreased by 6,696 thousand shares due to the retirement of treasury stock.
- 4) The number of shares of common stock held as treasury stock as of September 30, 2024 includes 1,748 thousand shares of SuMiTG held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.

2. Subscription Rights to Shares

Subscription rights to shares for the six months ended September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
SuMiTG		
Subscription Rights to Shares as Stock Options	¥ 793	\$ 6

3. Dividends

Dividends paid for the six months ended September 30, 2024, consisted of the following:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
June 20, 2024						
Ordinary General Meeting of Shareholders	Common Share	¥ 39,640 (\$278)	Retained Earnings	¥ 55.00 (\$0.39)	March 31, 2024	June 21, 2024

(Notes)

- (1) Cash dividends declared in the Ordinary General Meeting of Shareholders held on June 20, 2024 include ¥63 million (U.S. \$0.4 million) of dividends for treasury stock held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.
- (2) SuMiTG executed a 2-for-1 stock split of its shares of common stock on January 1, 2024. Figures shown in “Cash Dividends per Share (Yen)” are the amounts after the stock split.

Dividends with a record date during the current interim period ended September 30, 2024, but whose effective date is after September 30, 2024, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
November 12, 2024						
Board of Directors' Meeting	Common Share	¥ 52,255 (\$366)	Retained Earnings	¥ 72.50 (\$0.51)	September 30, 2024	December 3, 2024

(Notes)

- (1) Cash dividends declared at the Board of Directors’ Meeting held on November 12, 2024 include ¥126 million (U.S. \$0.9 million) of dividends for treasury stock held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.
- (2) SuMiTG executed a 2-for-1 stock split of its shares of common stock on January 1, 2024. Figures shown in “Cash Dividends per Share (Yen)” are the amounts after the stock split.

Note to the Interim Consolidated Statement of Cash Flows

1. Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statement of cash flows and cash and due from banks in the interim consolidated balance sheet as of September 30, 2024.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Cash and Due from Banks	¥ 25,372,039	\$ 177,787
Due from Banks Held by SuMi TRUST Bank (Excluding Due from the Bank of Japan)	(1,886,360)	(13,218)
Cash and Cash Equivalents	¥ 23,485,678	\$ 164,569

Leases

1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

1) Description of lease assets

Tangible fixed assets

Mainly branch buildings and office equipment

2) Method for amortizing lease assets

Refer to “(4) Depreciation and Amortization Methods” of “4. Significant Accounting Policies” in the Significant Accounting Policies and Practices.

2. Operating Leases

As a lessee:

Total future lease receivable under non-cancelable operating leases as of September 30, 2024, were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Due in One Year or Less	¥ 3,598	\$ 25
Due in More than One Year	13,194	92
Total	¥ 16,793	\$ 118

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2024, were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Due in One Year or Less	¥ 16,349	\$ 115
Due in More than One Year	90,986	638
Total	¥ 107,336	\$ 752

Financial Instruments

Fair Values of Financial Instruments and Breakdown by Input Level

The carrying amounts on the interim consolidated balance sheet and fair values of financial instruments as of September 30, 2024, as well as the differences between the carrying amounts on the interim consolidated balance sheet and fair values, and fair values by input level are presented below.

The amounts shown in the following table do not include equity securities with no market prices, and investments in partnerships (See Note 3).

The fair values of financial instruments are classified into the following three levels depending on the observability

and significance of the input used in the fair value measurement.

Level 1: Fair value determined based on the (unadjusted) quoted price in an active market for the same asset or liability

Level 2: Fair value determined based on directly or indirectly observable inputs other than Level 1 inputs

Level 3: Fair value determined based on significant unobservable inputs

If multiple inputs with a significant impact are used for the fair value measurement of a financial instrument, the financial instrument is classified to the lowest priority level of fair value measurement in which each input belongs.

(1) Financial assets and liabilities at fair value on the interim consolidated balance sheet

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 132,743	¥ —	¥ 132,743	\$ —	\$ 930	\$ —	\$ 930
Trading Assets								
Trading Securities	4,326	131,874	—	136,200	30	924	—	954
Money Held in Trust	2,561	29,534	—	32,096	18	207	—	225
Securities								
Available-for-Sale Securities	6,455,156	2,734,628	—	9,189,784	45,233	19,162	—	64,395
Stocks	1,061,328	—	—	1,061,328	7,437	—	—	7,437
Bonds	3,582,060	740,008	—	4,322,068	25,100	5,185	—	30,286
Government Bonds	3,582,060	—	—	3,582,060	25,100	—	—	25,100
Local Government Bonds	—	43,121	—	43,121	—	302	—	302
Short-Term Corporate Bonds	—	—	—	—	—	—	—	—
Corporate Bonds	—	696,886	—	696,886	—	4,883	—	4,883
Other Securities	1,811,767	1,994,620	—	3,806,387	12,695	13,977	—	26,672
Foreign Stocks	6,692	—	—	6,692	47	—	—	47
Foreign Bonds	1,771,168	1,389,908	—	3,161,076	12,411	9,739	—	22,150
Others	33,905	604,711	—	638,617	238	4,237	—	4,475
Total Assets	¥6,462,045	¥ 3,028,781	¥ —	¥ 9,490,826	\$ 45,281	\$ 21,223	\$ —	\$ 66,504
Derivative Transactions (*1)(*2)								
Interest Rate Related Transactions	¥ 1,530	¥ 56,806	¥ 3,863	¥ 62,200	\$ 11	\$ 398	\$ 27	\$ 436
Currency Related Transactions	—	(541,351)	—	(541,351)	—	(3,793)	—	(3,793)
Stock Related Transactions	(724)	(1,263)	—	(1,988)	(5)	(9)	—	(14)
Bond Related Transactions	(3,229)	(321)	—	(3,551)	(23)	(2)	—	(25)
Credit and								
Derivative Transactions	—	(30)	—	(30)	—	(0)	—	(0)
Total Derivative Transactions	¥ (2,424)	¥ (486,159)	¥ 3,863	¥ (484,720)	\$ (17)	\$ (3,407)	\$ 27	\$ (3,397)

(*1) Derivative transactions recorded in “Trading Assets” and “Trading Liabilities” or in “Other Assets” and “Other Liabilities” are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(*2) As for derivative transactions applying hedge accounting, ¥(311,817) million (U.S. \$(2,185)million) is recorded on the interim consolidated balance sheet as of September 30, 2024.

(2) Financial assets and liabilities which are not stated at fair value on the interim consolidated balance sheet

Cash and Due from Banks, Call Loans and Bills Bought, Receivables under Resale Agreements and Receivables under Securities Borrowing Transactions, Foreign Exchanges, Call Money and Bills Sold, Payables under Repurchase Agreements, Short-Term Bonds Payables, and Borrowed Money from Trust Account are not included in the following tables because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

	Millions of Yen						
	Sep. 30, 2024						
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Differences	
Monetary Claims Bought (*)	¥ —	¥ 31,277	¥ 760,402	¥ 791,680	¥ 791,245	¥ 435	
Securities							
Held-to-Maturity Securities	123,310	79,139	—	202,449	195,709	6,740	
Government Bonds	123,310	—	—	123,310	116,707	6,602	
Local Government Bonds	—	—	—	—	—	—	
Corporate Bonds	—	10,241	—	10,241	10,200	41	
Other Securities	—	68,897	—	68,897	68,801	96	
Foreign Bonds	—	68,897	—	68,897	68,801	96	
Others	—	—	—	—	—	—	
Loans and Bills Discounted					32,024,369		
Allowance for Loan Losses (*)					(41,126)		
	—	—	32,155,598	32,155,598	31,983,243	172,355	
Lease Receivables and Investment Assets (*)	—	—	721,927	721,927	715,896	6,031	
Total Assets	¥ 123,310	¥ 110,417	¥ 33,637,928	¥ 33,871,656	¥ 33,686,093	¥ 185,562	
Deposits	¥ —	¥ 38,411,752	¥ —	¥ 38,411,752	¥ 38,411,985	¥ (233)	
Negotiable Certificates of Deposit	—	10,147,098	—	10,147,098	10,147,098	—	
Borrowed Money	—	7,974,782	—	7,974,782	8,053,960	(79,178)	
Bonds Payable	—	3,045,078	—	3,045,078	3,038,187	6,891	
Total Liabilities	¥ —	¥ 59,578,712	¥ —	¥ 59,578,712	¥ 59,651,232	¥ (72,519)	

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the interim consolidated balance sheet, because the balance of the allowance is immaterial.

	Millions of U.S. Dollars					
	Sep. 30, 2024					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Differences
Monetary Claims Bought (*)	\$ —	\$ 219	\$ 5,328	\$ 5,547	\$ 5,544	\$ 3
Securities						
Held-to-Maturity Securities	864	555	—	1,419	1,371	47
Government Bonds	864	—	—	864	818	46
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	72	—	72	71	0
Other Securities	—	483	—	483	482	1
Foreign Bonds	—	483	—	483	482	1
Others	—	—	—	—	—	—
Loans and Bills Discounted					224,402	
Allowance for Loan Losses (*)					(288)	
	—	—	225,321	225,321	224,114	1,208
Lease Receivables and Investment Assets (*)	—	—	5,059	5,059	5,016	42
Total Assets	\$ 864	\$ 774	\$ 235,708	\$ 237,346	\$ 236,046	\$ 1,300
Deposits	\$ —	\$ 269,160	\$ —	\$ 269,160	\$ 269,161	\$ (2)
Negotiable Certificates of Deposit	—	71,103	—	71,103	71,103	—
Borrowed Money	—	55,881	—	55,881	56,436	(555)
Bonds Payable	—	21,338	—	21,338	21,289	48
Total Liabilities	\$ —	\$ 417,481	\$ —	\$ 417,481	\$ 417,989	\$ (508)

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the interim consolidated balance sheet, because the balance of the allowance is immaterial.

(Note 1) Description of the valuation techniques and inputs used to measure fair values

Monetary Claims Bought

Among monetary claims bought, securitized products are stated at reasonably calculated prices, which are equivalent to market prices, such as counterparties’ quoted prices or dealer/broker-quoted prices, and are classified into Level 3 if those prices are composed of significant unobservable inputs, and classified into Level 2 otherwise. Fair values for all other monetary claims bought are principally calculated in the same manner as Loans and Bills Discounted and mainly classified into Level 3.

Trading Assets

Bonds and other securities held for trading purposes whose fair values are stated at dealer association prices or counterparties’ quoted prices are classified into Level 1 or Level 2 depending on the level of market activity. Others whose fair values are calculated by discounting future cash flows to their present values using observable inputs, are classified into Level 2.

Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices and classified into Level 1 or Level 2 depending on the level of the components. Investment trusts and funds for which no market transaction prices are available, including privately placed investment trusts, are stated at fair value based on factors such as the net asset value, if there are no significant restrictions on the cancellation or repurchase request that would require market participants to pay for the risk, and are primarily classified into Level 2.

Notes regarding money held in trust by holding purpose are presented under the “Money Held in Trust” section.

Securities

Listed stocks are stated at quoted market prices and mainly classified into Level 1 depending on the level of market

activity.

Bonds are stated at quoted market prices announced in exchange traded transactions, over-the-counter transactions, and others, and classified into Level 1 if they are traded in an active market. If the market is not active, even though bonds are stated at quoted market prices, they are classified into Level 2. Bonds stated at prices obtained from a third party, such as pricing services and dealers/brokers, are classified into Level 3 if those prices are composed of significant unobservable inputs, and classified into Level 2 otherwise. Fair values of certain bonds are calculated by classifying them according to their internal ratings and maturities, and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. If the discount rate is a significant unobservable input, the fair values of the bonds are classified into Level 3, otherwise Level 2.

Fair values of listed investment trusts and funds are stated at quoted market prices and primarily classified into Level 1 based on the level of market activity. Investment trusts and funds for which no market transaction prices are available, including privately placed investment trusts, are stated at fair value based on factors such as the net asset value, if there are no significant restrictions on the cancellation or repurchase request that would require market participants to pay for the risk, and are primarily classified into Level 2.

Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower’s credit situation subsequent to the execution of the loans, are stated at their carrying amounts. For claims executed to bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts found by deducting the allowance for loan losses from the amounts in the interim consolidated balance

sheet at the interim consolidated balance sheet date because such deducted amounts approximate fair value. Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value because of the expected repayment periods and the interest terms. These fair values are classified into Level 3.

Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to the types of receivables, internal ratings, maturities, and others, and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. These fair values are classified into Level 3.

Deposits and Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Time deposits with a fixed rate are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be newly used on the same type of deposits. Floating-rate time deposits and fixed-rate time deposits with short maturities (one year or less) are stated at their carrying amounts because the carrying amounts approximate the fair value. These fair values are classified into Level 2.

Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money. Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the interest rate adjusted for the residual term and credit risk. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value. These fair values are classified into Level 2.

Bonds Payable

Bonds issued by SuMiTG and its consolidated subsidiaries

are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the interest rate adjusted for the residual term and credit risk. These fair values are classified into Level 2.

Derivative transactions

The fair values of listed derivatives, including interest rates, bonds, currencies, and stocks, are classified into Level 1 as these amounts are measured using the liquidation price quoted by exchanges, given that the liquidation price represents the latest transaction price, and the unadjusted quoted price in an active market can be used.

The fair values of over-the-counter derivative transactions, including embedded derivatives separated from the host

contract and accounted for as a derivative, in other words, derivatives other than listed derivatives, are, in principle, measured by a valuation method, including the following: the present value of the estimated future cash flows and the option valuation model, which use inputs such as observable interest rate and exchange rate. The fair values of these transactions take into account credit risks of the counterparties and SuMiTG. The valuation models applied in certain transactions utilize unobservable inputs in markets, such as correlations in the past. Over-the-counter derivative transactions are classified into Level 2 if observable inputs are used or the impact of unobservable inputs to the fair values is not significant. If the impact of unobservable inputs to the fair values is significant, they are classified into Level 3.

(Note 2) Information about financial assets and liabilities measured and stated on the interim consolidated balance sheet at fair value and classified into Level 3

(1) Quantitative information on significant unobservable inputs

Quantitative information on significant unobservable inputs for the interim period ended September 30, 2024, consisted of the following:

	Valuation technique	Significant unobservable inputs	Range
Derivative Transactions			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(41.8)% - 0.5%
		Correlation between interest rates	6.4%

(2) Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period

Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the interim period ended September 30, 2024, are as follows:

	Millions of Yen							
	Sep. 30, 2024							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	¥ 412	¥ —	¥ 3	¥ (138)	¥ —	¥ (278)	¥ —	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	3,078	784	—	—	—	—	3,863	744

	Millions of U.S. Dollars							
	Sep. 30, 2024							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	\$ 3	\$ —	\$ 0	\$ (1)	\$ —	\$ (2)	\$ —	\$ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	22	5	—	—	—	—	27	5

(*1) The amounts shown in the table above are included in “Trading Income” in the interim consolidated statement of income.
(*2) The amounts shown in the table above are included in “Valuation Differences on Available-for-Sale Securities” under “Other Comprehensive Income (Loss)” in the interim consolidated statement of comprehensive income.
(*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the end of the current interim period.
(*4) Derivative transactions recorded in “Trading Assets” and “Trading Liabilities” or in “Other Assets” and “Other Liabilities” are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(3) Description of the fair value valuation process

At the Group, the middle division creates policies and procedures for the calculation of fair values and procedures for the use of fair value valuation models, and based on them, the front and middle divisions collaboratively establish the fair value valuation model. In addition, the middle and other divisions verify the reasonableness of the valuation methods and the inputs used, and the appropriateness of the classification of the fair value level.

For the calculation of the fair value, the valuation model, which represents the nature, characteristics, and risks of each asset in the most appropriate manner, is utilized. Moreover, if quoted prices obtained from third parties are used, those prices are verified using an appropriate method, such as the review of the valuation method and the inputs used and comparison with the fair values of similar financial instruments.

(Note 3) Interim consolidated balance sheet amounts of equity securities with no market prices, etc. and investments in partnership, etc. are as follows. These amounts are not included in “Securities” stated on the tables disclosed in “Fair Values of Financial Instruments and Breakdown by Input Level.”

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Equity Securities with No Market Prices, etc. (*1)(*3)	¥ 112,317	\$ 787
Investments in Partnership, etc. (*2)	306,297	2,146

(*1) Unlisted stocks and others are included in “Equity securities with no market prices, etc.” and their fair values are not disclosed in accordance with Paragraph 5 of “Implementation Guidance on Disclosures about Fair Value of Financial Instruments” (ASBJ Guidance No. 19, March 31, 2020).
(*2) “Investments in Partnership, etc.” mainly include silent partnerships and investment partnerships. These fair values are not disclosed in accordance with Paragraph 24-16 of the “Guidance for Application of Fair Value Measurement” (ASBJ Guidance No. 31, June 17, 2021).
(*3) Impairment losses of ¥203 million (U.S. \$1 million) were recognized against unlisted stocks and others for the six-month period ended September 30, 2024.

(4) Description of the sensitivity of the fair value to changes in significant unobservable inputs

Correlation

Correlation is an indicator of the relation of changes between variables such as interest rate and exchange rate. Correlation is used in the valuation technique of complex derivatives, and estimated based on historical results. A significant change in correlation would generally result in a significant increase or decrease in a fair value according to the nature and contractual terms and conditions of the financial instrument.

Securities

* In addition to the “Securities” presented in the interim consolidated balance sheet, the following information includes loan-backed trust deeds reported under “Monetary Claims Bought.”

1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2024, consisted of the following:

September 30, 2024	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 116,707	¥ 123,310	¥ 6,602
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	10,200	10,241	41
Other Bonds	99,964	100,175	211
Foreign Bonds	68,801	68,897	96
Others	31,162	31,277	115
Subtotal	226,872	233,727	6,855
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Bonds	—	—	—
Foreign Bonds	—	—	—
Others	—	—	—
Subtotal	—	—	—
Total	¥ 226,872	¥ 233,727	¥ 6,855

September 30, 2024	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 818	\$ 864	\$ 46
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	71	72	0
Other Bonds	700	702	1
Foreign Bonds	482	483	1
Others	218	219	1
Subtotal	1,590	1,638	48
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Bonds	—	—	—
Foreign Bonds	—	—	—
Others	—	—	—
Subtotal	—	—	—
Total	\$ 1,590	\$ 1,638	\$ 48

2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2024, consisted of the following:

September 30, 2024	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,001,402	¥ 338,830	¥ 662,572
Bonds	1,057,322	1,055,267	2,055
Government Bonds	647,962	647,406	555
Local Government Bonds	1,794	1,788	6
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	407,566	406,073	1,493
Other Securities	2,325,713	2,262,496	63,216
Foreign Stocks	6,692	1,818	4,874
Foreign Bonds	1,885,186	1,862,670	22,515
Others	433,834	398,007	35,827
Subtotal	4,384,439	3,656,595	727,844
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 59,926	¥ 75,371	¥ (15,445)
Bonds	3,264,745	3,283,488	(18,742)
Government Bonds	2,934,098	2,948,829	(14,730)
Local Government Bonds	41,327	42,062	(734)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	289,320	292,596	(3,276)
Other Securities	1,613,417	1,691,173	(77,756)
Foreign Stocks	—	—	—
Foreign Bonds	1,275,890	1,305,820	(29,930)
Others	337,526	385,352	(47,826)
Subtotal	4,938,089	5,050,033	(111,944)
Total	¥ 9,322,528	¥ 8,706,628	¥ 615,899

September 30, 2024	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 7,017	\$ 2,374	\$ 4,643
Bonds	7,409	7,394	14
Government Bonds	4,540	4,537	4
Local Government Bonds	13	13	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	2,856	2,845	10
Other Securities	16,297	15,854	443
Foreign Stocks	47	13	34
Foreign Bonds	13,210	13,052	158
Others	3,040	2,789	251
Subtotal	30,723	25,623	5,100
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 420	\$ 528	\$ (108)
Bonds	22,877	23,008	(131)
Government Bonds	20,560	20,663	(103)
Local Government Bonds	290	295	(5)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	2,027	2,050	(23)
Other Securities	11,306	11,850	(545)
Foreign Stocks	—	—	—
Foreign Bonds	8,940	9,150	(210)
Others	2,365	2,700	(335)
Subtotal	34,602	35,387	(784)
Total	\$ 65,325	\$ 61,009	\$ 4,316

(Note) Difference on available-for-sale securities shown above includes an expense of ¥1,444 million (U.S. \$10 million) for the six months ended September 30, 2024 that was recognized in the profit and loss by applying fair value hedge accounting.

3. Impairment of Securities

Securities other than equity securities with no market prices, etc., and investments in partnerships, etc., or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheet. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses on Stocks recognized during the

current interim period were ¥37 million (U.S. \$0.3 million).

The criteria for determining whether the fair values of securities have significantly declined are as follows:

For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost; for securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost.

Money Held in Trust

1. Held-to-Maturity Money Held in Trust

There was no held-to-maturity money held in trust as of September 30, 2024.

2. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2024, consisted of the following:

September 30, 2024	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 100	¥ 100	¥ —	¥ —	¥ —

September 30, 2024	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 1	\$ 1	\$ —	\$ —	\$ —

(Note) The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

Valuation Differences on Available-for-Sale Securities

The following table shows components of “Valuation Differences on Available-for-Sale Securities” in the interim consolidated balance sheet.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Valuation Differences		
Available-for-Sale Securities	¥ 644,555	\$ 4,517
Other Money Held in Trust	—	—
Total Valuation Differences	644,555	4,517
Amount Equivalent to Deferred Tax Assets (Liabilities)	(197,725)	(1,386)
Total (before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	446,829	3,131
Non-Controlling Interests	(337)	(2)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	(5,954)	(42)
Valuation Differences on Available-for-Sale Securities	¥ 440,537	\$ 3,087

(Notes)

- 1) Foreign currency translation adjustments on equity securities with no market prices, etc., denominated in foreign currencies are included in the “Available-for-Sale Securities” under “Valuation Difference.”
- 2) The valuation difference of ¥26,243 million (U.S. \$184 million) on available-for-sale securities composing assets held

by associated companies is included in “Available-for-Sale Securities” under “Valuation Difference.”

- 3) The expense amount reflected in profit and loss due to the application of the fair value hedge accounting of ¥1,444 million (U.S. \$10 million) is excluded from the “Valuation Difference.”

Derivatives

1. Derivatives Transactions Not Qualifying for Hedge Accounting

Derivatives transactions not qualifying for hedge accounting are grouped by type of underlying transactions. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Interest Futures								
Sold	¥11,737,921	¥ 920,436	¥ (9,672)	¥ (9,672)	\$ 82,250	\$ 6,450	\$ (68)	\$ (68)
Purchased	11,618,895	963,216	11,181	11,181	81,416	6,749	78	78
Interest Options								
Sold	1,378,580	—	(470)	(214)	9,660	—	(3)	(2)
Purchased	1,138,226	—	492	220	7,976	—	3	2
OTC								
Forward Rate Agreements								
Sold	¥ —	¥ —	¥ —	¥ —	\$ —	\$ —	\$ —	\$ —
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	58,987,068	43,649,874	(811,397)	(811,397)	413,335	305,864	(5,686)	(5,686)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	50,702,254	38,130,795	915,316	915,316	355,282	267,191	6,414	6,414
Floating Interest Rate Receivable/ Floating Interest Rate Payable	9,375,770	7,047,734	(4,266)	(4,266)	65,698	49,385	(30)	(30)
Interest Options								
Sold	9,998,126	9,933,018	(22,694)	(20,686)	70,059	69,603	(159)	(145)
Purchased	6,723,792	6,673,510	24,450	21,987	47,115	46,763	171	154
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 102,938	¥ 102,468			\$ 721	\$ 718

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Currency Futures								
Sold	¥ —	¥ —	¥ —	¥ —	\$ —	\$ —	\$ —	\$ —
Purchased	—	—	—	—	—	—	—	—
Currency Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC								
Currency Swaps	¥ 9,833,449	¥ 8,033,223	¥ 105,355	¥ 105,355	\$ 68,905	\$ 56,291	\$ 738	\$ 738
Forward Exchange Contracts								
Sold	23,876,639	1,645,303	214,158	214,158	167,309	11,529	1,501	1,501
Purchased	36,178,311	370,439	(588,571)	(588,571)	253,509	2,596	(4,124)	(4,124)
Currency Options								
Sold	1,728,911	1,072,584	(109,605)	(15,454)	12,115	7,516	(768)	(108)
Purchased	1,565,347	889,519	107,359	28,333	10,969	6,233	752	199
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (271,304)	¥ (256,179)			\$ (1,901)	\$ (1,795)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥44,613	¥ —	¥ (819)	¥ (819)	\$ 313	\$ —	\$ (6)	\$ (6)
Purchased	9,236	—	125	125	65	—	1	1
Stock Index Options								
Sold	4,556	—	(30)	21	32	—	(0)	0
Purchased	—	—	—	—	—	—	—	—
OTC								
OTC Stock Options								
Sold	¥ —	¥ —	¥ —	¥ —	\$ —	\$ —	\$ —	\$ —
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	5,754	—	(230)	(230)	40	—	(2)	(2)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (954)	¥ (902)			\$ (7)	\$ (6)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 2,914,220	¥ —	¥ 1,659	¥ 1,659	\$ 20,421	\$ —	\$ 12	\$ 12
Purchased	1,728,990	—	(4,684)	(4,684)	12,115	—	(33)	(33)
Bond Future Options								
Sold	210,932	—	(635)	160	1,478	—	(4)	1
Purchased	148,747	—	429	(73)	1,042	—	3	(1)
OTC								
Bond Forward Contracts								
Sold	¥ 24,260	¥ —	¥ 32	¥ 32	\$ 170	\$ —	\$ 0	\$ 0
Purchased	124,721	—	(376)	(376)	874	—	(3)	(3)
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	3,021	3,021	22	(25)	21	21	0	(0)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (3,551)	¥ (3,307)			\$ (25)	\$ (23)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.

(5) Commodity-Related Transactions

There were no commodity-related transactions not qualifying for hedge accounting as of September 30, 2024.

(6) Credit Derivatives Transactions

Credit derivatives transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 19,600	¥ 16,600	¥ 436	¥ 436	\$ 137	\$ 116	\$ 3	\$ 3
Purchased	21,188	18,188	(466)	(466)	148	127	(3)	(3)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (30)	¥ (30)			\$ (0)	\$ (0)

(Notes)

- 1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.
- 2) “Sold” represents transactions under which the credit risk has been assumed, and “Purchased” represents transactions under which the credit risk has been transferred to another party.

2. Derivatives Transactions Qualifying for Hedge Accounting

Derivatives transactions qualifying for hedge accounting are grouped by type of underlying transactions. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2024, consisted of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2024			Sep. 30, 2024		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable	¥ 1,911,384	¥ 1,687,319	¥ (18,084)	\$ 13,393	\$ 11,823	\$ (127)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		1,844,573	1,668,166	(22,654)	12,925	11,689	(159)
Interest Futures							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		¥ —	¥ —	¥ —	\$ —	\$ —	\$ —
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		—	—	—	—	—	—
Total				¥ (40,738)			\$ (285)

(Note) Deferred hedge accounting stipulated in Guidance No. 24 is applied, in principle.

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2024, consisted of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2024			Sep. 30, 2024		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 6,165,906	¥ 2,298,067	¥ (259,920)	\$ 43,206	\$ 16,103	\$ (1,821)
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	21,576	—	669	151	—	5
Purchased		328,957	—	(10,005)	2,305	—	(70)
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		¥ 60,916	¥ —	¥ (789)	\$ 427	\$ —	\$ (6)
Purchased		—	—	—	—	—	—
Total		¥ (270,046)			\$ (1,892)		

(Note) Deferred hedge accounting stipulated in Guidance No. 25 is applied, in principle.

(3) Stock-Related Transactions

Stock-related transactions qualifying for hedge accounting as of September 30, 2024, consisted of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2024			Sep. 30, 2024		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Fair Value Method							
OTC Stock Swaps							
Volatility of Stock Price and Other Receivable/Short-Term Floating Interest Rate Payable	Available-for-Sale Securities (Stocks)	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/Volatility of Stock Price and Other Payable		13,331	13,331	(1,033)	93	93	(7)
Total				(1,033)			(7)

(4) Bond-Related Transactions

There were no bond-related transactions qualifying for hedge accounting as of September 30, 2024.

Information Related to Revenue Recognition

The information related to disaggregation of revenue from contracts with customers for the six months ended September 30, 2024, is as follows:

	Millions of Yen									Ordinary Income Other than Those Disaggregated Revenues	Total
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Subtotal			
Six Months Ended September 30, 2024											
Trust Fees	¥ 3,294	¥ 5,453	¥ 48,995	¥ 2,257	¥ —	¥ —	¥ —	¥ 60,001	¥ —	¥ 60,001	
Fees and Commissions	48,372	38,032	26,646	31,218	505	83,305	(26,607)	201,472	39,604	241,077	
Ordinary Income from Contracts with Customers	¥ 51,666	¥ 43,485	¥ 75,641	¥ 33,476	¥ 505	¥ 83,305	¥(26,607)	¥ 261,473			

	Millions of U.S. Dollars									Total
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Subtotal	Ordinary Income Other than Those Disaggregated Revenues	
Six Months Ended September 30, 2024										
Trust Fees	\$ 23	\$ 38	\$ 343	\$ 16	\$ —	\$ —	\$ —	\$ 420	\$ —	\$ 420
Fees and Commissions	339	267	187	219	4	584	(186)	1,412	278	1,689
Ordinary Income from Contracts with Customers	\$ 362	\$ 305	\$ 530	\$ 235	\$ 4	\$ 584	\$ (186)	\$ 1,832		

(Note) “Others” includes elimination of internal transactions.

Segment Information

1. Reportable Segment Information

The Group’s reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee of SuMiTG periodically receive reporting on the operating results and other relevant information of the reportable segments to make decisions about the allocation of management resources and to assess performance.

The main activities of the reportable segment are presented below:

- Retail Business:
 - Provision of services to individual customers
- Corporate Business:
 - Provision of services to corporate customers

- Investor Services Business:
 - Provision of services to investors
- Real Estate Business:
 - Provision of services related to the real estate business
- Global Markets Business:
 - Marketing operations, market-making operations, investment operations, and financial management operations
- Asset Management Business:
 - Asset management service operations

2. Method for Calculating Substantial Gross Business Profit and Net Business Profit by Reportable Segment

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as those presented under “Significant Accounting Policies and Practices”; however, the reportable segments are accounted for in accordance with the rules for internal management.

“Net Business Profit” represents “Substantial Gross Business Profit,” less “Substantial G&A Expenses.” “Substantial Gross Business Profit” and “Substantial G&A Expenses” are financial figures generated on the basis of internal management reporting, and they represent “Gross

Profit” and “General and Administrative Expenses (excluding any non-recurring expenses)” of SuMiTG and its consolidated subsidiaries, reflecting profits or losses of equity-method affiliated companies (proportionate share of profits or losses, excluding any non-recurring items).

Income earned from inter-segment and cross-segment transactions is calculated by applying the criteria (market prices) specified in the rules for internal management.

“Fixed Assets” disclosed in the assets by reportable segments are the total amount of tangible fixed assets and intangible fixed assets. The assets owned by SuMi TRUST Bank are allocated to each segment.

3. Profit or Loss and Fixed Assets by Reportable Segment

The details and amounts of profit or loss and fixed assets by reportable segment for the six months ended September 30, 2024, are as follows:

Six Months Ended September 30, 2024	Millions of Yen							
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Total
Substantial Gross Business Profit	¥ 112,529	¥ 139,066	¥ 84,797	¥ 32,556	¥ 26,530	¥ 48,726	¥ 6,612	¥ 450,818
General and Administrative Expenses	(89,786)	(55,314)	(42,003)	(15,773)	(10,112)	(36,037)	(32,237)	(281,266)
Net Business Profit	¥ 22,742	¥ 83,751	¥ 42,793	¥ 16,783	¥ 16,417	¥ 12,689	¥ (25,625)	¥ 169,551
Fixed Assets	¥ 83,181	¥ 38,499	¥ 25,008	¥ 9,116	¥ 39,985	¥ —	¥ 190,018	¥ 385,809

Six Months Ended September 30, 2024	Millions of U.S. Dollars							
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Total
Substantial Gross Business Profit	\$ 789	\$ 974	\$ 594	\$ 228	\$ 186	\$ 341	\$ 46	\$ 3,159
General and Administrative Expenses	(629)	(388)	(294)	(111)	(71)	(253)	(226)	(1,971)
Net Business Profit	\$ 159	\$ 587	\$ 300	\$ 118	\$ 115	\$ 89	\$ (180)	\$ 1,188
Fixed Assets	\$ 583	\$ 270	\$ 175	\$ 64	\$ 280	\$ —	\$ 1,331	\$ 2,703

(Notes)

1) The figures represent “Substantial Gross Business Profit” in substitution for net sales to be presented by companies in other industries.

2) The amounts of “Substantial Gross Business Profit” include net trust fees, net interest income, net fees and commissions, net trading income, and net other ordinary income and expenses.

3) “General and Administrative Expenses” include personnel expenses and non-personnel expenses.

4) “Others” include costs of capital funding, dividends for shares for cross-shareholdings, general and administrative

expenses of headquarters, and elimination of internal transactions.

5) The amount of “Fixed Assets” for each segment represents the amount of fixed assets owned by SuMi TRUST Bank. “Others” within “Fixed Assets” include corporate assets not allocated to any segment, fixed assets owned by consolidated subsidiaries outside the scope of allocation of resources, and adjustments for consolidation. For fixed assets not allocated to each segment, some of the related expenses are allocated to each segment based on a reasonable allocation method.

4. Reconciliation Between Total Profit or Loss for Reportable Segments and Income before Income Taxes in the Interim Consolidated Statement of Income

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statement of income for the six months ended September 30, 2024, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Net Business Profit	¥ 169,551	\$ 1,188
Other Income	73,762	517
Other Expenses	(40,174)	(282)
Other Adjustments	(20,117)	(141)
Income before Income Taxes	¥ 183,021	\$ 1,282

Related Information

1. Information by Service

Disclosure of information by services is omitted as similar disclosure is included in the “3. Profit or Loss and Fixed Assets by Reportable Segment” in the “Segment Information” section.

2. Geographic Information

(1) Income

Income by geographical area for the six months ended September 30, 2024, consisted of the following:

Six Months Ended September 30, 2024	Millions of Yen				
	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 811,793	¥ 219,808	¥ 185,854	¥ 118,095	¥ 1,335,552

Six Months Ended September 30, 2024	Millions of U.S. Dollars				
	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 5,688	\$ 1,540	\$ 1,302	\$ 828	\$ 9,359

(Notes)

- The figures represent income in substitution for net sales to be presented by companies in other industries.
- Income related to transactions by SuMiTG, SuMi TRUST Bank (excluding overseas branches), and other domestic consolidated subsidiaries are presented under “Japan.” Income related to transactions by oversea branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under “Americas,” “Europe,” or “Asia and Oceania” based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

(2) Tangible Fixed Assets

More than 90% of the Group’s tangible fixed assets on the interim consolidated balance sheet are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

3. Information by Major Customer

The information by major customer has been omitted as ordinary income from any particular customer was less than 10% of ordinary income in the interim consolidated statement of income.

Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets allocated to reportable segments during the six months ended September 30, 2024 were as follows:

Six Months Ended September 30, 2024	Millions of Yen							
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Total
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 801	¥ 801

Six Months Ended September 30, 2024	Millions of U.S. Dollars							
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Total
Losses on Impairment of Fixed Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 6	\$ 6

Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to the reportable segments.

Amortization of goodwill recognized during the six months ended September 30, 2024 was ¥3,367 million (U.S. \$24 million). Unamortized balance of goodwill as of September 30, 2024, was ¥11,448 million (U.S. \$80 million).

Information Related to Gain on Negative Goodwill by Reportable Segment

There were no gains on negative goodwill by reportable segment during the six months ended September 30, 2024.

Per Share of Common Stock Information

1. Net Assets per Share of Common Stock and Basis for Calculation

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2024, are as follows:

Six Months Ended September 30, 2024	Net Assets [Millions of Yen] (Numerator)	Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Assets as Reported	¥ 3,208,370		
Less:	30,612		
Subscription Rights to Shares	793		
Non-Controlling Interests	29,819		
Net Assets Attributable to Common Shareholders	¥ 3,177,757	719,018	¥ 4,419.57

Six Months Ended September 30, 2024	Net Assets [Millions of U.S. Dollars] (Numerator)	Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Assets as Reported	\$ 22,482		
Less:	215		
Subscription Rights to Shares	6		
Non-Controlling Interests	209		
Net Assets Attributable to Common Shareholders	\$ 22,267	719,018	\$ 30.97

2. Net Income per Share of Common Stock and Basis for Calculation, and Diluted Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock and diluted net income per share of common stock and the basis for calculation for the six months ended September 30, 2024, are as follows:

	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2024			
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 132,824		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	¥ 132,824	719,186	¥ 184.68

	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2024			
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 931		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	\$ 931	719,186	\$ 1.29

	Adjustments to Net Income [Millions of Yen]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2024			
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	¥ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		404	¥ 184.58

	Adjustments to Net Income [Millions of U.S. Dollars]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2024			
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	\$ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		404	\$ 1.29

The potential shares that were excluded from the calculation of diluted net income per share of common stock because they have no dilutive effect were as follows:

Consolidated Subsidiaries (Nikko Asset Management Co., Ltd.)		
Subscription Rights to Shares (Stock Options)	Nikko Asset Management Common Stock	192,000 shares

3. Earnings Per Share Calculation after 2-for-1 Stock Split

SuMiTG executed a 2-for-1 stock split of its shares of common stock on January 1, 2024. Net income per share of common stock and diluted net income per share of common

stock are calculated on the assumption that the stock split was conducted at the beginning of the previous fiscal year.

4. Treasury Stock Excluded in the Calculations of Net Income Per Share of Common Stock and Net Assets Per Share of Common Stock

In the calculation of net assets per share of common stock, shares of the Group held by the share delivery trust and RS Trust for the Directors and RS Trust for employees are included in the number of shares of treasury stock deducted from the total number of shares issued and outstanding as of September 30, 2024. In the calculation of net income per share of common stock, they are included in the number of shares of treasury stock deducted in the calculation of the

average number of shares outstanding.

The number of shares of treasury stock excluded from the calculation of net assets per share of common stock is 1,748 thousand shares as of September 30, 2024. The average number of shares of treasury stock excluded from the calculation of net income per share of common stock, is 1,567 thousand shares for the interim period ended September 30, 2024.

Significant Subsequent Event

Repurchase and Cancellation of Own Shares

At the meeting of the board of directors held on November 12, 2024, SuMiTG resolved to repurchase its own shares pursuant to the provision of Articles of Incorporation in accordance with Article 459, Paragraph 1 of the Companies Act and to cancel a part of its own shares pursuant to the provision of Article 178 of the Companies Act.

1) Reason for Repurchase and Cancellation

In consideration of the status of securing sufficient capital and the use of capital for medium- to long-term profit growth, SuMiTG is repurchasing its own shares in order to improve capital efficiency.

2) Details of Repurchase

- Class of shares to be repurchased
Common stock of SuMiTG
- Total number of shares to be repurchased
Up to 13,000,000 shares
- Total amount of repurchase
Up to ¥30,000,000,000
- Repurchase period
From November 13, 2024 to March 31, 2025
- Repurchase method
Market purchases on the Tokyo Stock Exchange based on a discretionary trading contract

3) Details of Cancellation

- Class of shares to be cancelled
Common stock of SuMiTG

2. Number of shares to be cancelled

All of the shares to be repurchased as stated in 2 above

3. Scheduled cancellation date

April 17, 2025

Sale of Shares of a Consolidated Subsidiary

At the meeting of the board of directors held on November 12, 2024, SuMi TRUST Bank, a consolidated subsidiary of SuMiTG, decided to sell part of its shares of Sumitomo Mitsui Trust Loan & Finance Co., Ltd. (hereinafter “SuMi TRUST L&F”), a consolidated subsidiary of SuMi TRUST Bank, and executed a Share Purchase Agreement with Concordia Financial Group, Ltd.

SuMi TRUST L&F is a specialized real estate finance company and was wholly owned by SuMi TRUST Bank. However, following a discussion on strengthening the business portfolio set out in its current medium-term management plan, SuMi TRUST Bank decided to sell 15,300 shares, representing 85% of SuMi TRUST L&F’s equity on April 1, 2025 (scheduled), from the perspective of further enhancing corporate value and optimally allocating the management resources of the Group.

After the transaction, the proportionate share of SuMi TRUST L&F will be reduced to 15% and it is expected to become an affiliated company accounted for using the equity method for a consolidated subsidiary.

Gains (losses) on sales are currently under examination.

Financial Data:

Non-Consolidated Balance Sheet (Unaudited)

Sumitomo Mitsui Trust Group, Inc.
As of September 30, 2024 and March 31, 2024

	Millions of Yen		Millions of
	As of Sep. 30, 2024	As of Mar. 31, 2024	U.S. Dollars
As of Sep. 30, 2024			
Assets:			
Current Assets:			
Cash and Due from Banks	¥ 61,020	¥ 3,671	\$ 428
Securities	—	45,000	—
Prepaid Expenses	178	323	1
Income Tax Refunds Receivable	—	8,140	—
Current Portion of Long-Term Loans Receivables from Subsidiaries and Affiliated Companies	30,000	30,000	210
Other Current Assets	2,590	3,316	18
Total Current Assets	93,790	90,452	657
Non-Current Assets:			
Tangible Fixed Assets	0	0	0
Intangible Fixed Assets	5	5	0
Investments and Other Assets	2,082,667	2,032,984	14,594
Investment Securities	720	720	5
Investments in Subsidiaries and Affiliated Companies (Stocks)	1,460,623	1,440,883	10,235
Long-Term Loans Receivable from Subsidiaries and Affiliated Companies	621,000	591,000	4,351
Deferred Tax Assets	228	284	2
Other Investments	94	94	1
Total Non-Current Assets	2,082,672	2,032,989	14,594
Total Assets	¥ 2,176,462	¥ 2,123,441	\$ 15,251
Liabilities:			
Current Liabilities:			
Accrued Expenses	¥ 2,040	¥ 2,066	\$ 14
Income Taxes Payable	222	29	2
Provision for Bonuses	250	322	2
Provision for Directors’ Bonuses	—	91	—
Current Portion of Bonds Payable	30,000	30,000	210
Other Current Liabilities	410	1,237	3
Total Current Liabilities	32,923	33,748	231
Non-Current Liabilities:			
Bonds Payable	601,000	571,000	4,211
Long-Term Loans Payable	20,000	20,000	140
Provision for Share-Based Remuneration	280	263	2
Other Non-Current Liabilities	329	334	2
Total Non-Current Liabilities	621,610	591,598	4,356
Total Liabilities	¥ 654,533	¥ 625,346	\$ 4,586
Net Assets:			
Total Shareholders’ Equity:	¥ 1,521,135	¥ 1,497,239	\$ 10,659
Capital Stock	261,608	261,608	1,833
Capital Surplus:	907,570	927,260	6,360
Legal Capital Surplus	702,933	702,933	4,926
Other Capital Surplus	204,637	224,326	1,434
Retained Earnings:	358,445	332,006	2,512
Other Retained Earnings:			
Retained Earnings Brought Forward	358,445	332,006	2,512
Treasury Stock-At Cost	(6,489)	(23,635)	(45)
Subscription Rights to Shares	793	855	6
Total Net Assets	¥ 1,521,929	¥ 1,498,094	\$ 10,664
Total Liabilities and Net Assets	¥ 2,176,462	¥ 2,123,441	\$ 15,251

Financial Data:

Non-Consolidated Statement of Income (Unaudited)

Sumitomo Mitsui Trust Group, Inc.
For the Six Months Ended September 30, 2024 and 2023

	Millions of Yen		Millions of
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	U.S. Dollars
Six Months Ended Sep. 30, 2024			
Operating Income:			
Dividends Received from Subsidiaries	¥ 65,997	¥ 40,200	\$ 462
Fees and Commissions Received from Subsidiaries	4,374	4,020	31
Total Operating Income	70,372	44,221	493
Operating Expenses:			
General and Administrative Expenses	3,318	3,549	23
Total Operating Expenses	3,318	3,549	23
Operating Profit	67,054	40,671	470
Non-Operating Income	3,573	3,342	25
Non-Operating Expenses	4,305	3,670	30
Other income	—	19	—
Income before Income Taxes	66,322	40,364	465
Income Taxes:			
Current	185	103	1
Deferred	56	39	0
Net Income	¥ 66,080	¥ 40,220	\$ 463
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 91.88	¥ 55.38	\$ 0.64

Financial Data:

Non-Consolidated Statement of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Group, Inc.
For the Six Months Ended September 30, 2024 and 2023

For the Six Months Ended September 30, 2024

	Millions of Yen					
	Shareholders' Equity					
	Capital Surplus				Retained Earnings	
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 224,326	¥ 927,260	¥ 332,006	¥ 332,006
Changes during the Period						
Cash Dividends					(39,640)	(39,640)
Net Income					66,080	66,080
Purchase of Treasury Stock						
Disposal of Treasury Stock			(25)	(25)		
Retirement of Treasury Stock			(19,664)	(19,664)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(19,689)	(19,689)	26,439	26,439
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 204,637	¥ 907,570	¥ 358,445	¥ 358,445

	Millions of Yen			
	Shareholders' Equity		Subscription Rights to Shares	Total Net Assets
	Treasury Stock	Total Shareholders' Equity		
Balance at the Beginning of the Period	¥ (23,635)	¥ 1,497,239	¥ 855	¥ 1,498,094
Changes during the Period				
Cash Dividends		(39,640)		(39,640)
Net Income		66,080		66,080
Purchase of Treasury Stock	(3,512)	(3,512)		(3,512)
Disposal of Treasury Stock	993	968		968
Retirement of Treasury Stock	19,664	—		—
Net Changes of Items Other Than Shareholders' Equity			(61)	(61)
Total Changes during the Period	17,145	23,895	(61)	23,834
Balance at the End of the Period	¥ (6,489)	¥ 1,521,135	¥ 793	¥ 1,521,929

For the Six Months Ended September 30, 2023

	Millions of Yen					
	Shareholders' Equity					
	Capital Surplus				Retained Earnings	
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 244,154	¥ 947,088	¥ 333,757	¥ 333,757
Changes during the Period						
Cash Dividends					(40,033)	(40,033)
Net Income					40,220	40,220
Purchase of Treasury Stock						
Disposal of Treasury Stock			7	7		
Retirement of Treasury Stock			(19,823)	(19,823)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(19,816)	(19,816)	187	187
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 224,338	¥ 927,272	¥ 333,944	¥ 333,944

	Millions of Yen			
	Shareholders' Equity		Subscription Rights to Shares	Total Net Assets
	Treasury Stock	Total Shareholders' Equity		
Balance at the Beginning of the Period	¥ (22,933)	¥ 1,519,521	¥ 945	¥ 1,520,466
Changes during the Period				
Cash Dividends		(40,033)		(40,033)
Net Income		40,220		40,220
Purchase of Treasury Stock	(1,061)	(1,061)		(1,061)
Disposal of Treasury Stock	510	518		518
Retirement of Treasury Stock	19,823	—		—
Net Changes of Items Other Than Shareholders' Equity			(58)	(58)
Total Changes during the Period	19,272	(355)	(58)	(414)
Balance at the End of the Period	¥ (3,660)	¥ 1,519,165	¥ 886	¥ 1,520,052

For the Six Months Ended September 30, 2024

	Millions of U.S. Dollars					
	Shareholders' Equity					
	Capital Surplus				Retained Earnings	
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	\$ 1,833	\$ 4,926	\$ 1,572	\$ 6,498	\$ 2,326	\$ 2,326
Changes during the Period						
Cash Dividends					(278)	(278)
Net Income					463	463
Purchase of Treasury Stock						
Disposal of Treasury Stock				(0)	(0)	
Retirement of Treasury Stock				(138)	(138)	
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(138)	(138)	185	185
Balance at the End of the Period	\$ 1,833	\$ 4,926	\$ 1,434	\$ 6,360	\$ 2,512	\$ 2,512

	Millions of U.S. Dollars			
	Shareholders' Equity		Subscription Rights to Shares	Total Net Assets
	Treasury Stock	Total Shareholders' Equity		
Balance at the Beginning of the Period	\$ (166)	\$ 10,491	\$ 6	\$ 10,497
Changes during the Period				
Cash Dividends		(278)		(278)
Net Income		463		463
Purchase of Treasury Stock	(25)	(25)		(25)
Disposal of Treasury Stock	7	7		7
Retirement of Treasury Stock	138			—
Net Changes of Items Other Than Shareholders' Equity			(0)	(0)
Total Changes during the Period	120	167	(0)	167
Balance at the End of the Period	\$ (45)	\$ 10,659	\$ 6	\$ 10,664

Financial Data:

Statement of Trust Account (Unaudited)

Sumitomo Mitsui Trust Group, Inc.
As of September 30, 2024 and March 31, 2024

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2024	As of Mar. 31, 2024	As of Sep. 30, 2024
Assets:			
Loans and Bills Discounted (Note 2)	¥ 2,471,500	¥ 2,407,320	\$ 17,318
Securities	872,215	830,452	6,112
Beneficiary Rights	187,019,457	186,461,054	1,310,486
Securities Held in Custody Accounts	27,702	20,698	194
Monetary Claims	24,593,685	23,637,259	172,333
Tangible Fixed Assets	27,020,113	26,154,901	189,336
Intangible Fixed Assets	246,007	237,660	1,724
Other Claims	15,496,286	12,471,689	108,586
Loans to Banking Account	3,684,982	4,327,798	25,821
Cash and Due from Banks	928,143	917,968	6,504
Total Assets	¥ 262,360,095	¥ 257,466,804	\$ 1,838,414
Liabilities:			
Money Trusts (Note 3)	¥ 39,718,498	¥ 37,154,630	\$ 278,316
Pension Trusts	15,661,209	14,523,406	109,742
Property Formation Benefit Trusts	18,148	18,755	127
Securities Investment Trusts	79,640,371	80,474,320	558,057
Money in Trust Other Than Money Trusts	41,229,590	41,076,559	288,905
Securities in Trust	23,696,968	24,072,593	166,050
Money Claims in Trust	24,699,488	23,837,128	173,075
Real Estate in Trust	809	820	6
Composite Trusts	37,695,009	36,308,588	264,137
Total Liabilities	¥ 262,360,095	¥ 257,466,804	\$ 1,838,414

See Notes to the Interim Statement of Trust Account (Unaudited).

Financial Data:

Notes to the Interim Statement of Trust Account (Unaudited)

1. Trust Accounts

Under the Trust Act of Japan, trust activities must be administered separately from a commercial banking business. As a result, assets accepted in trust must be segregated from the assets held by SuMiTG. Within the general category of trust accounts, each trust account is segregated from other trust assets. Accordingly, the interim financial statements of SuMiTG do not reflect SuMiTG's records as to the assets accepted in trust, which are maintained separately under the trust account.

Under certain trust agreements, repayments of the principal of the customers' trust assets are guaranteed by SuMi TRUST Bank, and such guaranteed principal as of September 30, 2024, is ¥3,403,280 million (U.S. \$23,848 million).

The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥142.71 to U.S. \$1, the approximate rate of exchange as of September 30, 2024. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, totals may not be equal to the sum of individual amounts. The amounts presented in the statement of trust account as of September 30, 2024 are for trust accounts in SuMi TRUST Bank.

2. Loans and Bills Discounted

Under certain trust agreements, repayments of the principal of customers' trust assets are guaranteed by SuMi TRUST Bank, and loans on such guaranteed trust assets as of September 30, 2024, included the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Doubtful Loans	¥ 10	\$ 0
Restructured Loans	7	0
Total	¥ 17	\$ 0

3. Balance of Money Trusts

The principal amount of certain money trusts is guaranteed, and the balance of these accounts is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Assets:		
Loans and Bills Discounted	¥ 7,281	\$ 51
Other	3,396,297	23,799
Total	¥ 3,403,579	\$ 23,850
Liabilities:		
Principal	¥ 3,403,280	\$ 23,848
Allowance for Impairment of Guaranteed Trust Principal	7	0
Other	291	2
Total	¥ 3,403,579	\$ 23,850

In the case of certain money trusts, the principal amount is guaranteed, and as the above table indicates, an allowance for the impairment of guaranteed trust principal is set aside by SuMi TRUST Bank. The figures in the table include funds entrusted from other trusts managed by SuMi TRUST Bank.

Financial Data:

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank")

Consolidated Balance Sheet (Unaudited)	58
Consolidated Statement of Income (Unaudited)	59
Consolidated Statement of Comprehensive Income (Unaudited)	60
Consolidated Statement of Changes in Net Assets (Unaudited)	61
Consolidated Statement of Cash Flows (Unaudited)	64
Notes to Interim Consolidated Financial Statements (Unaudited)	66
Non-Consolidated Balance Sheet (Unaudited)	103
Non-Consolidated Statement of Income (Unaudited)	104
Non-Consolidated Statement of Changes in Net Assets (Unaudited)	105

Financial Data:

Consolidated Balance Sheet (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
As of September 30, 2024 and March 31, 2024

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2024	As of Mar. 31, 2024	As of Sep. 30, 2024
Assets:			
Cash and Due from Banks	¥ 25,304,537	¥ 22,751,571	\$ 177,314
Call Loans and Bills Bought	36,000	25,000	252
Receivables under Resale Agreements	288,417	111,600	2,021
Receivables under Securities Borrowing Transactions	523,985	532,200	3,672
Monetary Claims Bought	924,135	1,144,441	6,476
Trading Assets (Note 2)	1,667,643	2,015,752	11,686
Money Held in Trust	100	100	1
Securities (Notes 1, 2, 3, 5 and 11)	10,165,372	9,797,616	71,231
Loans and Bills Discounted (Notes 3, 4, 5, and 6)	32,024,369	33,420,919	224,402
Foreign Exchanges (Note 3)	45,217	45,394	317
Lease Receivables and Investment Assets (Note 5)	719,976	718,968	5,045
Other Assets (Note 3 and 5)	3,744,520	3,812,088	26,239
Tangible Fixed Assets (Notes 7 and 8)	229,359	234,328	1,607
Intangible Fixed Assets	145,944	129,410	1,023
Assets for Retirement Benefits	346,841	338,701	2,430
Deferred Tax Assets	22,389	22,411	157
Customers' Liabilities for Acceptances and Guarantees (Note 3)	582,211	595,482	4,080
Allowance for Loan Losses	(118,295)	(117,798)	(829)
Total Assets	¥ 76,652,726	¥ 75,578,189	\$ 537,122
Liabilities:			
Deposits (Note 5)	¥ 38,496,620	¥ 37,444,663	\$ 269,754
Negotiable Certificates of Deposit	10,147,098	9,265,997	71,103
Call Money and Bills Sold	146,844	360,394	1,029
Payables under Repurchase Agreements (Note 5)	2,643,152	2,700,532	18,521
Trading Liabilities	1,449,443	1,767,322	10,157
Borrowed Money (Notes 5 and 9)	8,684,960	7,903,158	60,857
Foreign Exchanges	1,981	281	14
Short-Term Bonds Payable	2,220,839	2,906,725	15,562
Bonds Payable (Note 10)	2,407,187	2,186,367	16,868
Borrowed Money from Trust Account	3,684,982	4,327,798	25,821
Other Liabilities	3,088,268	3,060,826	21,640
Provision for Bonuses	11,485	14,168	80
Provision for Directors' Bonuses	—	97	—
Provision for Stocks Payment	1,031	968	7
Liabilities for Retirement Benefits	11,655	11,564	82
Provision for Reward Points Program	22,754	22,255	159
Provision for Reimbursement of Deposits	2,530	2,573	18
Provision for Contingent Losses	1,547	1,639	11
Deferred Tax Liabilities	198,287	211,523	1,389
Deferred Tax Liabilities for Land Revaluation (Note 7)	2,381	2,381	17
Acceptances and Guarantees	582,211	595,482	4,080
Total Liabilities	¥ 73,805,264	¥ 72,786,722	\$ 517,170
Net Assets:			
Total Shareholders' Equity:	¥ 2,305,682	¥ 2,229,672	\$ 16,156
Capital Stock	342,037	342,037	2,397
Capital Surplus	342,899	342,889	2,403
Retained Earnings	1,620,745	1,544,745	11,357
Total Accumulated Other Comprehensive Income:	511,996	531,323	3,588
Valuation Differences on Available-for-Sale Securities	448,355	485,795	3,142
Deferred Gains (Losses) on Hedges	(1,136)	(10,037)	(8)
Revaluation Reserve for Land (Note 7)	(6,078)	(5,767)	(43)
Foreign Currency Translation Adjustments	30,539	20,060	214
Remeasurements of Defined Benefit Plans	40,316	41,273	283
Non-Controlling Interests	29,783	30,470	209
Total Net Assets	¥ 2,847,461	¥ 2,791,467	\$ 19,953
Total Liabilities and Net Assets	¥ 76,652,726	¥ 75,578,189	\$ 537,122
	Yen		U.S. Dollars
Net Assets per Share of Common Stock	¥ 1,682.66	¥ 1,648.81	\$ 11.79

See accompanying notes.
The figures in U.S. dollars are converted from yen for the convenience of readers outside Japan at the rate of ¥142.71 to U.S. \$1.00, the exchange rate as of September 30, 2024.

Financial Data:

Consolidated Statement of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2024 and 2023

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2024
Income:			
Trust Fees	¥ 60,001	¥ 56,966	\$ 420
Interest Income:	567,665	472,164	3,978
Interest on Loans and Discounts	347,206	300,081	2,433
Interest and Dividends on Securities	127,116	88,855	891
Fees and Commissions	173,438	161,520	1,215
Trading Income	63,485	1,090	445
Other Ordinary Income	327,268	347,925	2,293
Other Income (Note 1)	73,532	88,634	515
Total Income	¥ 1,265,390	¥ 1,128,302	\$ 8,867
Expenses:			
Interest Expenses:	¥ 642,687	¥ 509,768	\$ 4,503
Interest on Deposits	188,912	162,147	1,324
Fees and Commissions Payments	49,831	47,330	349
Trading Expenses	3,392	9,725	24
Other Ordinary Expenses	135,677	123,997	951
General and Administrative Expenses (Note 2)	221,091	210,972	1,549
Other Expenses (Note 3)	40,425	185,502	283
Total Expenses	¥ 1,093,106	¥ 1,087,297	\$ 7,660
Income before Income Taxes	¥ 172,284	¥ 41,004	\$ 1,207
Income Taxes:	46,239	6,807	324
Current	46,104	3,340	323
Deferred	135	3,467	1
Net Income	126,044	34,196	883
Net Income Attributable to Non-Controlling Interests	755	443	5
Net Income Attributable to Owners of the Parent	¥ 125,288	¥ 33,753	\$ 878
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 74.82	¥ 20.15	\$ 0.52

See accompanying notes.

Financial Data:

Consolidated Statement of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2024 and 2023

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2024
Net Income	¥ 126,044	¥ 34,196	\$ 883
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	¥ (37,373)	¥ 93,961	\$ (262)
Deferred Gains (Losses) on Hedges	9,052	40,849	63
Foreign Currency Translation Adjustments	7,357	5,035	52
Remeasurements of Defined Benefit Plans	(957)	1,672	(7)
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	2,830	1,502	20
Total Other Comprehensive Income (Loss)	¥ (19,090)	¥ 143,021	\$ (134)
Comprehensive Income:	¥ 106,954	¥ 177,218	\$ 749
Comprehensive Income Attributable to Owners of the Parent	¥ 106,272	¥ 176,534	\$ 745
Comprehensive Income Attributable to Non-Controlling Interests	682	683	5

Financial Data:

Consolidated Statement of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2024 and 2023

For the Six Months Ended September 30, 2024

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 342,889	¥ 1,544,745	¥ 2,229,672
Changes during the Period				
Cash Dividends			(49,599)	(49,599)
Net Income Attributable to Owners of the Parent			125,288	125,288
Purchase of Shares of Consolidated Subsidiaries		9		9
Reversal of Revaluation Reserve for Land			310	310
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	9	75,999	76,009
Balance at the End of the Period	¥ 342,037	¥ 342,899	¥ 1,620,745	¥ 2,305,682

	Millions of Yen							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	¥ 485,795	¥ (10,037)	¥ (5,767)	¥ 20,060	¥ 41,273	¥ 531,323	¥ 30,470	¥ 2,791,467
Changes during the Period								
Cash Dividends								(49,599)
Net Income Attributable to Owners of the Parent								125,288
Purchase of Shares of Consolidated Subsidiaries								9
Reversal of Revaluation Reserve for Land								310
Net Changes of Items Other Than Shareholders' Equity	(37,440)	8,901	(310)	10,479	(957)	(19,327)	(687)	(20,015)
Total Changes during the Period	(37,440)	8,901	(310)	10,479	(957)	(19,327)	(687)	55,994
Balance at the End of the Period	¥ 448,355	¥ (1,136)	¥ (6,078)	¥ 30,539	¥ 40,316	¥ 511,996	¥ 29,783	¥ 2,847,461

See accompanying notes.

For the Six Months Ended September 30, 2023

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 342,889	¥ 1,547,162	¥ 2,232,088
Changes during the Period				
Cash Dividends			(31,330)	(31,330)
Net Income Attributable to Owners of the Parent			33,753	33,753
Purchase of Shares of Consolidated Subsidiaries				—
Reversal of Revaluation Reserve for Land			244	244
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	—	2,667	2,667
Balance at the End of the Period	¥ 342,037	¥ 342,889	¥ 1,549,830	¥ 2,234,756

	Millions of Yen							
	Accumulated Other Comprehensive Income							Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income	Non-Controlling Interests	
Balance at the Beginning of the Period	¥ 269,861	¥ (47,792)	¥ (4,479)	¥ 12,202	¥ (23,175)	¥ 206,616	¥ 29,517	¥ 2,468,222
Changes during the Period								
Cash Dividends								(31,330)
Net Income Attributable to Owners of the Parent								33,753
Purchase of Shares of Consolidated Subsidiaries								—
Reversal of Revaluation Reserve for Land								244
Net Changes of Items Other Than Shareholders' Equity	91,290	41,748	(244)	8,068	1,673	142,536	250	142,787
Total Changes during the Period	91,290	41,748	(244)	8,068	1,673	142,536	250	145,455
Balance at the End of the Period	¥ 361,152	¥ (6,044)	¥ (4,724)	¥ 20,270	¥ (21,502)	¥ 349,152	¥ 29,767	¥ 2,613,677

See accompanying notes.

For the Six Months Ended September 30, 2024

	Millions of U.S. Dollars			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	\$ 2,397	\$ 2,403	\$ 10,824	\$ 15,624
Changes during the Period				
Cash Dividends			(348)	(348)
Net Income Attributable to Owners of the Parent			878	878
Purchase of Shares of Consolidated Subsidiaries		0		0
Reversal of Revaluation Reserve for Land			2	2
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	0	533	533
Balance at the End of the Period	\$ 2,397	\$ 2,403	\$ 11,357	\$ 16,156

	Millions of U.S. Dollars							
	Accumulated Other Comprehensive Income							Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income	Non-Controlling Interests	
Balance at the Beginning of the Period	\$ 3,404	\$ (70)	\$ (40)	\$ 141	\$ 289	\$ 3,723	\$ 214	\$ 19,560
Changes during the Period								
Cash Dividends								(348)
Net Income Attributable to Owners of the Parent								878
Purchase of Shares of Consolidated Subsidiaries								0
Reversal of Revaluation Reserve for Land								2
Net Changes of Items Other Than Shareholders' Equity	(262)	62	(2)	73	(7)	(135)	(5)	(140)
Total Changes during the Period	(262)	62	(2)	73	(7)	(135)	(5)	392
Balance at the End of the Period	\$ 3,142	\$ (8)	\$ (43)	\$ 214	\$ 283	\$ 3,588	\$ 209	\$ 19,953

See accompanying notes.

Financial Data:

Consolidated Statement of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2024 and 2023

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2024
Cash Flows from Operating Activities:			
Income before Income Taxes	¥ 172,284	¥ 41,004	\$ 1,207
Depreciation and Amortization	19,233	16,689	135
Impairment Losses	801	1,425	6
Amortization of Goodwill	1,856	1,903	13
Equity in Losses (Earnings) of Affiliated Companies	(8,689)	(6,160)	(61)
Increase (Decrease) in Allowance for Loan Losses	496	(22,007)	3
Increase (Decrease) in Provision for Bonuses	(2,682)	(206)	(19)
Increase (Decrease) in Provision for Directors' Bonuses	(97)	(95)	(1)
Increase (Decrease) in Provision for Stocks Payment	62	205	0
Decrease (Increase) in Assets for Retirement Benefits	(9,529)	(5,837)	(67)
Increase (Decrease) in Liabilities for Retirement Benefits	92	20	1
Increase (Decrease) in Provision for Reward Points Program	498	631	3
Increase (Decrease) in Provision for Reimbursement of Deposits	(43)	(171)	(0)
Increase (Decrease) in Provision for Contingent Losses	(92)	158	(1)
Interest Income	(567,665)	(472,164)	(3,978)
Interest Expenses	642,687	509,768	4,503
Loss (Gain) Related to Securities	(45,314)	98,112	(318)
Loss (Gain) on Money Held in Trust	—	(36)	—
Foreign Exchange Losses (Gains)	195,950	(273,744)	1,373
Loss (Gain) on Disposal of Fixed Assets	(373)	199	(3)
Net Decrease (Increase) in Trading Assets	348,109	(695,367)	2,439
Net Increase (Decrease) in Trading Liabilities	(317,879)	617,163	(2,227)
Net Decrease (Increase) in Loans and Bills Discounted	1,396,550	(911,698)	9,786
Net Increase (Decrease) in Deposits	1,051,957	2,771,132	7,371
Net Increase (Decrease) in Negotiable Certificates of Deposit	881,101	(108,887)	6,174
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	751,801	522,128	5,268
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	107,441	144,921	753
Net Decrease (Increase) in Call Loans	32,373	61,905	227
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	8,214	(36,782)	58
Net Increase (Decrease) in Call Money	(270,929)	(1,477,941)	(1,898)
Net Decrease (Increase) in Foreign Exchange-Assets	176	6,243	1
Net Increase (Decrease) in Foreign Exchange-Liabilities	1,699	(517)	12
Net Decrease (Increase) in Lease Receivables and Investment Assets	(1,008)	(4,809)	(7)
Net Increase (Decrease) in Short-Term Bonds Payable	(685,886)	771,039	(4,806)
Increase (Decrease) in Straight Bonds-Issuance and Redemption	220,819	137,828	1,547
Net Increase (Decrease) in Borrowed Money from Trust Account	(642,815)	462,367	(4,504)
Interest Received	575,340	416,098	4,032
Interest Paid	(660,787)	(472,535)	(4,630)
Other, Net	192,103	(416,168)	1,346
Subtotal	¥ 3,387,859	¥ 1,675,811	\$ 23,739
Income Taxes (Paid) Refunded	2,679	(21,214)	19
Net Cash Provided by (Used in) Operating Activities	¥ 3,390,539	¥ 1,654,597	\$ 23,758

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2024
Cash Flows from Investing Activities:			
Purchase of Securities	¥ (4,473,758)	¥ (3,648,196)	\$ (31,349)
Proceeds from Sales of Securities	1,796,675	1,430,655	12,590
Proceeds from Redemption of Securities	1,935,925	1,377,737	13,565
Decrease in Money Held in Trust	—	1,455	—
Purchase of Tangible Fixed Assets	(4,686)	(4,410)	(33)
Proceeds from Sales of Tangible Fixed Assets	2,033	388	14
Purchase of Intangible Fixed Assets	(33,979)	(24,297)	(238)
Purchase of Shares of Subsidiaries resulting in Change in the Scope of Consolidation	—	(20,335)	—
Purchase of Shares of Affiliated Companies Accounted for using the Equity Method	(53)	(1,289)	(0)
Proceeds from Sales of Shares of Affiliated Companies Accounted for Using the Equity Method	—	3,549	—
Net Cash Provided by (Used in) Investing Activities	¥ (777,844)	¥ (884,741)	\$ (5,451)
Cash Flows from Financing Activities:			
Proceeds from Subordinated Borrowings	¥ 100,000	¥ 41,000	\$ 701
Repayments of Subordinated Borrowings	(70,000)	(30,000)	(491)
Purchase of Shares of Subsidiaries without Changes in the Scope of Consolidation	(913)	—	(6)
Cash Dividends Paid	(49,599)	(31,330)	(348)
Cash Dividends Paid to Non-Controlling Interests	(446)	(432)	(3)
Net Cash Provided by (Used in) Financing Activities	¥ (20,959)	¥ (20,763)	\$ (147)
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ 68,671	¥ 49,934	\$ 481
Net Increase (Decrease) in Cash and Cash Equivalents	¥ 2,660,407	¥ 799,027	\$ 18,642
Cash and Cash Equivalents at the Beginning of the Period	¥ 20,757,770	¥ 19,092,918	\$ 145,454
Cash and Cash Equivalents at the End of the Period (Note 1)	¥ 23,418,177	¥ 19,891,946	\$ 164,096

See accompanying notes.

Financial Data:

Notes to Interim Consolidated Financial Statements (Unaudited)

Basis of Presentation of Financial Statements

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") and its consolidated subsidiaries (together, "SuMi TRUST Bank Group") in accordance with the accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects compared to application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMi TRUST Bank issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Bank is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥142.71 to U.S. \$1, the approximate rate of exchange as of September 30, 2024. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

Significant Accounting Policies and Practices

1. Scope of Consolidation

(1) Consolidated Subsidiaries as of September 30, 2024:

39 companies

Principal Companies:

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

Sumitomo Mitsui Trust Realty Co., Ltd.

Sumitomo Mitsui Trust Club Co., Ltd.

Sumitomo Mitsui Trust Bank (Thai) Public Company Limited

There are no changes in the consolidated subsidiaries during the interim period ended September 30, 2024.

(2) Unconsolidated Subsidiaries

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of consolidation in accordance with Article 191, Paragraph 1, Item 2 of the Consolidated Financial Statements Regulations because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/ losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), and other financial data.

2. Application of the Equity Method

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method: None

(2) Affiliated Companies Accounted for by the Equity Method:

21 companies

Principal Companies:

SBI Sumishin Net Bank, Ltd.

Change in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2024, is as follow:

ERM SuMi TRUST Consulting Limited is included in the scope of application of the equity method from the interim period ended September 30, 2024 due to the acquisition of its shares.

(3) Unconsolidated Subsidiaries and Affiliated Companies that are Not Accounted for by the Equity Method

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of the application of the equity method in accordance with Article 194, Paragraph 1, Item 2 of the Consolidated Financial Statements Regulations because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/ losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), and other financial data.

3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) Interim balance sheet dates of consolidated subsidiaries are as follows:

October 31: 2 companies

February 28: 1 company

March 31: 4 companies

May 31: 1 company

June 30: 5 companies

September 30: 26 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Consolidated subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31
- A consolidated subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial

statements as of August 31

- Consolidated subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A consolidated subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- The other consolidated subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2024, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or inter-market differences (for trading purposes). The fluctuations in such items are presented as "Trading Assets" or "Trading Liabilities" in the interim consolidated balance sheet on a trade-date basis, and gains and losses from such transactions are presented as "Trading Income" or "Trading Expenses" in the interim consolidated statement of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made in cash as of September 30, 2024.

Regarding valuation of specific market risks and credit risks for derivative transactions, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Bank is required to determine the purposes of holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are valued at the market price (cost of securities sold is calculated using primarily the moving-average method). Equity securities with no market prices are carried at cost using the moving-average method.

Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheet.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

(3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

Regarding valuation of specific market risks and credit risks, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

(b) Intangible fixed assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the

useful life specified by SuMi TRUST Bank or the consolidated subsidiaries, generally five years.

Goodwill is amortized over a reasonable number of years, determined for each case, up to a maximum of 20 years. However, if immaterial, goodwill is expensed in its entirety in the year in which it arises.

(c) Lease assets

The lease assets under "Tangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated using the straight-line method over the lease term, assuming a residual value of zero.

(5) Allowance for Loan Losses

SuMi TRUST Bank records allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("bankrupt borrowers") and against borrowers that are in a substantially similar adverse condition ("virtually bankrupt borrowers"), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future ("possibly bankrupt borrowers"), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possibly bankrupt borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").

For claims that are classified as other than those above, the allowance is provided based on the estimated loan losses over the next one or three years, which are calculated based

on the average historical loan-loss ratios or bankruptcy ratios during a certain period on the basis of historical loan losses or bankruptcy losses over the past one or three years, then adjusted based on future forecast.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from the operating sections, monitors the results of such assessments.

As for the consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, etc., and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of the unrecoverable amount for each claim.

For claims against bankrupt borrowers or virtually bankrupt borrowers with collateral or guarantees, claims against borrowers in legal or virtually bankrupt borrowers, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the amount of claims. The deducted amount was ¥23,165 million (U.S. \$162 million) for the six months ended September 30, 2024.

(Additional Information)

There are no significant changes to the assumptions for the adjustments made to loan losses based on future forecasts described in the "Significant Accounting Estimates" section of the Annual Report for the fiscal year ended March 31, 2024, during the six-month period ended September 30, 2024.

(6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

(7) Provision for Directors' Bonuses

A provision for directors' bonuses is provided for the estimated directors' bonuses attributable to the current interim period.

(8) Provision for Stocks Payment

A provision for stocks payment is provided at SuMi TRUST Bank for the estimated stock-based payments to directors

and employees under a stock compensation system attributable to the current interim period.

(9) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

(10) Provision for Reimbursement of Deposits in Dormant Accounts

A provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

(11) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance-sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.

(12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2024, are attributed based on the plan's benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost: In principle, the full amount of past service cost is charged to profit or loss in the fiscal year it occurs.

Actuarial gains or losses: Actuarial differences are expensed using the straight-line method, primarily over 10 years within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts that would be required for voluntary termination at the end of the current interim period.

(13) Basis for Recognition of Significant Revenues and Expenses

SuMi TRUST Bank Group’s main revenues from contracts with customers are “Trust Fees” and “Fees and Commissions” such as asset administration fees, stock transfer agency fees, real estate brokerage fees, and investment trust and insurance sales fees.

The timing of satisfying performance obligations in each transaction is determined based on the respective economic conditions as follows. The amount of consideration for transactions is generally received within approximately six months after the satisfaction of performance obligations and does not include significant financing components.

Trust fees and asset administration fees are recorded mainly in the “Investor Services Business” and “Retail Business.” SuMi TRUST Bank Group is obligated to perform asset administrative services in accordance with the terms of trust agreements and various contracts. SuMi TRUST Bank Group recognizes revenues from these performance obligations over a period of time since the benefits are expensed by the customer as the daily services are provided.

Stock transfer agency fees are mainly recorded in the “Corporate Business.” SuMi TRUST Bank Group is obligated to perform shareholder registry management services and the like in accordance with agreement on entrustment of management of shareholder registry and the like. SuMi TRUST Bank Group recognizes revenues from this performance obligation over a period of time since the benefits are expensed by the customer as the daily services are provided.

Real estate brokerage fees are recorded mainly in the “Real Estate Business.” SuMi TRUST Bank Group is obligated to perform real estate brokerage services based on real estate brokerage contracts. Revenues are recognized when the performance obligation is satisfied at the time when the real estate sales contract is executed or when the property is delivered. The timing of satisfying performance obligation is determined based on the significance of the duties after the execution of the real estate sales contract.

Fees on sales of investment trusts and insurance are mainly recorded in the “Retail Business.” SuMi TRUST Bank Group is obligated to provide product explanations and sales administrative services based on the terms and conditions of transactions and consignment agreements. Revenues are recognized when the performance obligation is satisfied at

the time of product sale.

(14) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing as of the interim consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

(15) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownerships to lessees are recognized as sales and costs of sales when lease payments are collected.

(16) Hedge Accounting

(a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivatives transactions. Such transactions are generally treated as deferred hedges as specified in “Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry” (Japanese Institute of Certified Public Accountants (“JICPA”) Industry Committee Practical Guidance No. 24 of March 17, 2022, “Guidance No. 24”). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest rate volatility factors for the hedged items and the hedging instruments.

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivatives transactions. Such transactions are generally treated as deferred hedges as specified in “Treatment for Accounting and Auditing of Application

of Accounting Standard for Foreign Currency Transactions in Banking Industry” (JICPA Industry Committee Practical Guidance No. 25 of October 8, 2020, “Guidance No. 25”). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in “Foreign Currency Translation Adjustments.”

(c) Share price fluctuations risk hedge

SuMi TRUST Bank applies fair value hedge accounting to individual hedges offsetting the price fluctuation of the shares that are classified under available-for-sale securities, and accordingly evaluates the effectiveness of such individual hedges.

(d) Internal hedge transactions and others

Among derivatives transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that

are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Guidance No. 24 and Guidance No. 25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps.

(17) Scope of Cash and Cash Equivalents in the Interim Consolidated Statement of Cash Flows

For SuMi TRUST Bank, the balance of “Cash and Cash Equivalents” in the interim consolidated statement of cash flows is equivalent to the balance of cash and due from the Bank of Japan under “Cash and Due from Banks” presented in the interim consolidated balance sheet. For the consolidated subsidiaries, the balance of “Cash and Cash Equivalents” in the interim consolidated statement of cash flows is equivalent to the balance of “Cash and Due from Banks” presented in the interim consolidated balance sheet.

(18) Nondeductible Consumption Taxes Associated with Assets

Nondeductible consumption taxes and local consumption taxes associated with assets are recorded as expenses in the current interim period.

(19) Adoption of Group Tax Sharing System

SuMi TRUST Bank adopts the group tax sharing system.

Notes to the Interim Consolidated Balance Sheet

1. Securities

“Securities” include stocks and equity investments in unconsolidated subsidiaries and affiliated companies as follows.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Stocks	¥ 138,484	\$ 970
Equity Investments	270,085	1,893

2. Securities with Free Disposal Rights to Sell or Repledge

Securities borrowed under unsecured loan agreements and securities purchased under resale agreements or borrowed with cash collateral that SuMi TRUST Bank has a right to freely sell or repledge, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Securities that are Further Collateralized	¥ 288,158	\$ 2,019
Securities that are Further Loaned	714,829	5,009
Securities Held without Selling or Repledging as of the End of the Current Period	5,502	39

3. Loans and Bills Discounted

Loans in accordance with the Banking Act and the Act on Emergency Measures for Revitalization of the Financial Functions are presented below. Loans include corporate bonds in “securities” (limited to those issued in private placement of securities prescribed in Section 3 of Paragraph 2 in the Financial Instruments and Exchange Act, and those with wholly or partially guaranteed redemption of the principal

and payment of the interest), loans and bills discounted, foreign exchanges, interest receivables, suspense payments, and customers’ liabilities for acceptances and guarantees in “other assets” presented in the interim consolidated balance sheet, and securities loaned (limited to those under a loan for use or lease contract) provided in the notes, etc.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Bankrupt and Practically Bankrupt Loans	¥ 11,222	\$ 79
Doubtful Loans	77,833	545
Loans Past Due Three Months or More	177	1
Restructured Loans	29,332	206
Total	¥ 118,565	\$ 831

Bankrupt and practically bankrupt loans are those loans that have fallen into bankruptcy due to certain reasons, including initiation of bankruptcy proceedings, start of reorganization proceedings, or submission of an application to start rehabilitation proceedings and quasi-loans.

Doubtful loans are those loans with a strong likelihood that loan principals cannot be recovered and interest cannot be received according to the contract because of difficulties in the financial conditions and business performance

of debtors who are not yet legally bankrupt, excluding those loans classified as bankrupt and practically bankrupt loans.

Loans past due for three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the contractual payment date), excluding loans classified as bankrupt and practically bankrupt loans and doubtful loans.

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting

interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with the borrower’s business restructuring or to otherwise provide support, excluding those loans classified as bankrupt and

practically bankrupt loans, doubtful loans or loans past due three months or more.

The above loans are presented at the amounts prior to deduction of allowances for loan losses.

4. Bills Discounted

Bills discounted are treated as financial transactions in accordance with Guidance No. 24. SuMi TRUST Bank has a right to freely sell or pledge such commercial bills. The total face value of such bills was as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Bills Discounted	¥ 272	\$ 2

5. Assets Pledged

Assets pledged as collateral as of September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Assets Pledged as Collateral:		
Securities	5,066,051	35,499
Loans and Bills Discounted	4,503,693	31,558
Lease Receivables and Investment Assets	20,173	141
Other Assets	346,267	2,426
Total	¥ 9,936,184	\$ 69,625
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 18,523	\$ 130
Payables under Repurchase Agreements	2,005,575	14,054
Borrowed Money	6,217,816	43,570

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Securities	¥ 674,577	\$ 4,727

“Other Assets” include initial margins of futures, security deposits, and cash collateral pledged for financial instruments. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Initial Margins of Futures Markets	¥ 29,705	\$ 208
Security Deposits	23,097	162
Cash Collateral Pledged for Financial Instruments-Assets	978,284	6,855

6. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and commitment lines of credit are agreements to extend a certain amount of credit at the customer’s request as long as the terms of the agreement have not been violated. The amounts of unused credit under such agreements were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Amount of Unused Credit under Agreements	¥ 13,659,261	\$ 95,713
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,934,554	62,606

The balance of unused credit will not necessarily affect the future cash flows of SuMi TRUST Bank and its consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing SuMi TRUST Bank and its consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changes in financial circumstances, the need to preserve claims, or other reasonable causes.

7. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No. 34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a “Deferred Tax Liabilities for Land Revaluation” in liabilities, and the amount net of such difference was recorded as a “Revaluation Reserve for Land” in net assets.

Revaluation date: March 31, 1998, and March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, SuMi TRUST Bank and its consolidated subsidiaries have also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers’ businesses following the internal procedures and revising agreements, as necessary.

The revaluation was calculated by reasonably adjusting the value of land based on the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the “Order for Enforcement of the Act on Revaluation of Land” (Cabinet Order No. 119, promulgated on March 31, 1998); the standard prices for benchmark properties as prescribed by Item 2 of Article 2, the registered prices in tax lists for such land for commercial use as prescribed by Item 3 of Article 2; and the land assessments under Item 4 of Article 2 of the same Order.

8. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Accumulated Depreciation of Tangible Fixed Assets	¥ 193,899	\$ 1,359

9. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Subordinated Borrowings	¥ 651,000	\$ 4,562
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	651,000	4,562

10. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Subordinated Bonds	¥ 72,998	\$ 512

11. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under “Securities” include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 58,233	\$ 408

12. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements was as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Money Trusts	¥ 3,403,280	\$ 23,848

Notes to the Interim Consolidated Statement of Income

1. Other Income

Other income for the six months ended September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Gains on Sales of Stocks and Other Securities	¥ 60,196	\$ 422
Equity in Earnings of Affiliated Companies	8,689	61

2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Salaries and Allowances	¥ 85,501	\$ 599

3. Other Expenses

Other expenses for the six months ended September 30, 2024, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Losses on Sales of Stocks and Other Securities	¥ 17,749	\$ 124
Provision for Allowance for Loan Losses	6,370	45
Losses on Investmet in Partnerships	4,698	33

Notes to the Interim Consolidated Statement of Changes in Net Assets

1. Class and the Number of Issued Shares of Common Stock

Classes and the number of issued shares of common stock for the six months ended September 30, 2024, consisted of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2024					
Number of Issued Shares:					
Common Share	3,000,000	1,674,537	—	—	1,674,537

2. Subscription Rights to Shares

There were no subscription rights to shares for the six months ended September 30, 2024.

3. Dividends

Dividends paid for the six months ended September 30, 2024, consisted of the following:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
May 28, 2024						
Extraordinary General Meeting of Shareholders	Common Share	¥ 49,599 (\$348)	Retained Earnings	¥ 30 (\$0.21)	March 31, 2024	May 29, 2024

Dividends with a record date during the current interim period ended September 30, 2024, but whose effective date is after September 30, 2024, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
November 12, 2024						
Board of Directors’ Meeting	Common Share	¥ 80,076 (\$561)	Retained Earnings	¥ 48 (\$0.34)	September 30, 2024	December 2, 2024

Note to the Interim Consolidated Statement of Cash Flows

Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statement of cash flows and cash and due from banks in the interim consolidated balance sheet as of September 30, 2024.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Cash and Due from Banks	¥ 25,304,537	\$ 177,314
Due from Banks (Excluding Due from the Bank of Japan)	(1,886,360)	(13,218)
Cash and Cash Equivalents	¥ 23,418,177	\$ 164,096

Leases

1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

1) Description of lease assets

Tangible fixed assets

Mainly branch buildings and office equipment

2) Method for amortizing lease assets

Refer to “(4) Depreciation and Amortization Methods” of “4. Significant Accounting Policies” in the Significant Accounting Policies and Practices.

2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2024, were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Due in One Year or Less	¥ 2,117	\$ 15
Due in More than One Year	10,102	71
Total	¥ 12,220	\$ 86

As a lessor:

Total future lease receivable under non-cancelable operating leases as of September 30, 2024, were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Due in One Year or Less	¥ 16,349	\$ 115
Due in More than One Year	90,986	638
Total	¥ 107,336	\$ 752

Financial Instruments

Fair Values of Financial Instruments and Breakdown by Input Level

The carrying amounts on the interim consolidated balance sheet and fair values of financial instruments as of September 30, 2024, as well as the differences between the carrying amounts on the interim consolidated balance sheet and fair values and fair values by input level are presented below.

The amounts shown in the following table do not include equity securities with no market prices and investments in partnerships (See Note 3).

The fair values of financial instruments are classified into the following three levels depending on the observability and

significance of the input used in the fair value measurement.

Level 1: Fair value determined based on the (unadjusted) quoted price in an active market for the same asset or liability

Level 2: Fair value determined based on directly or indirectly observable inputs other than Level 1 inputs

Level 3: Fair value determined based on significant unobservable inputs

If multiple inputs with a significant impact are used for the fair value measurement of a financial instrument, the financial instrument is classified to the lowest priority level of fair value measurement in which each input belongs.

(1) Financial assets and liabilities at fair value on the interim consolidated balance sheet

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 132,743	¥ —	¥ 132,743	\$ —	\$ 930	\$ —	\$ 930
Trading Assets								
Trading Securities	4,326	131,874	—	136,200	30	924	—	954
Money Held in Trust	—	—	—	—	—	—	—	—
Securities								
Available-for-Sale Securities	6,446,592	2,712,616	—	9,159,208	45,173	19,008	—	64,181
Stocks	1,061,328	—	—	1,061,328	7,437	—	—	7,437
Bonds	3,582,060	740,008	—	4,322,068	25,100	5,185	—	30,286
Government Bonds	3,582,060	—	—	3,582,060	25,100	—	—	25,100
Local Government Bonds	—	43,121	—	43,121	—	302	—	302
Short-Term Corporate Bonds	—	—	—	—	—	—	—	—
Corporate Bonds	—	696,886	—	696,886	—	4,883	—	4,883
Other Securities	1,803,202	1,972,608	—	3,775,810	12,635	13,822	—	26,458
Foreign Stocks	5,117	—	—	5,117	36	—	—	36
Foreign Bonds	1,771,168	1,389,908	—	3,161,076	12,411	9,739	—	22,150
Others	26,916	582,699	—	609,616	189	4,083	—	4,272
Total Assets	¥6,450,918	¥2,977,234	¥ —	¥9,428,153	\$ 45,203	\$ 20,862	\$ —	\$ 66,065
Derivative Transactions (*1)(*2)								
Interest Rate Related Transactions	¥ 1,530	¥ 56,806	¥ 3,863	¥ 62,200	\$ 11	\$ 398	\$ 27	\$ 436
Currency Related Transactions	—	(541,916)	—	(541,916)	—	(3,797)	—	(3,797)
Stock Related Transactions	(186)	(1,033)	—	(1,219)	(1)	(7)	—	(9)
Bond Related Transactions	(3,229)	(321)	—	(3,551)	(23)	(2)	—	(25)
Credit and Derivative Transactions	—	(30)	—	(30)	—	(0)	—	(0)
Total Derivative Transactions	¥ (1,885)	¥ (486,494)	¥ 3,863	¥ (484,516)	\$ (13)	\$ (3,409)	\$ 27	\$ (3,395)

(*1) Derivative transactions recorded in “Trading Assets” and “Trading Liabilities” or in “Other Assets” and “Other Liabilities” are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(*2) As for derivative transactions applying hedge accounting, ¥(312,421) million (U.S. \$(2,189) million) is recorded on the interim consolidated balance sheet as of September 30, 2024.

(2) Financial assets and liabilities which are not stated at fair value on the interim consolidated balance sheet

Cash and Due from Banks, Call Loans and Bills Bought, Receivables under Resale Agreements and Receivables under Securities Borrowing Transactions, Foreign Exchanges, Call Money and Bills Sold, Payables under Repurchase Agreements, Short-Term Bonds Payables, and Borrowed Money from Trust Account are not included in the following tables because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

	Millions of Yen						
	Sep. 30, 2024						
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Differences	
Monetary Claims Bought (*)	¥ —	¥ 31,277	¥ 760,402	¥ 791,680	¥ 791,245	¥ 435	
Securities							
Held-to-Maturity Securities	123,310	79,139	—	202,449	195,709	6,740	
Government Bonds	123,310	—	—	123,310	116,707	6,602	
Local Government Bonds	—	—	—	—	—	—	
Corporate Bonds	—	10,241	—	10,241	10,200	41	
Other Securities	—	68,897	—	68,897	68,801	96	
Foreign Bonds	—	68,897	—	68,897	68,801	96	
Others	—	—	—	—	—	—	
Loans and Bills Discounted					32,024,369		
Allowance for Loan Losses (*)					(41,126)		
	—	—	32,155,598	32,155,598	31,983,243	172,355	
Lease Receivables and Investment Assets (*)	—	—	721,927	721,927	715,896	6,031	
Total Assets	¥ 123,310	¥ 110,417	¥ 33,637,928	¥ 33,871,656	¥ 33,686,093	¥ 185,562	
Deposits	¥ —	¥ 38,496,387	¥ —	¥ 38,496,387	¥ 38,496,620	¥ (233)	
Negotiable Certificates of Deposit	—	10,147,098	—	10,147,098	10,147,098	—	
Borrowed Money	—	8,600,475	—	8,600,475	8,684,960	(84,485)	
Bonds Payable	—	2,418,949	—	2,418,949	2,407,187	11,762	
Total Liabilities	¥ —	¥ 59,662,910	¥ —	¥ 59,662,910	¥ 59,735,867	¥ (72,956)	

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the interim consolidated balance sheet, because the balance of the allowance is immaterial.

	Millions of U.S. Dollars					
	Sep. 30, 2024					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Differences
Monetary Claims Bought (*)	\$ —	\$ 219	\$ 5,328	\$ 5,547	\$ 5,544	\$ 3
Securities						
Held-to-Maturity Securities	864	555	—	1,419	1,371	47
Government Bonds	864	—	—	864	818	46
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	72	—	72	71	0
Other Securities	—	483	—	483	482	1
Foreign Bonds	—	483	—	483	482	1
Others	—	—	—	—	—	—
Loans and Bills Discounted				225,285	224,402	
Allowance for Loan Losses (*)				36	(288)	
	—	—	225,321	225,321	224,114	1,208
Lease Receivables and Investment Assets (*)	—	—	5,059	5,059	5,016	42
Total Assets	\$ 864	\$ 774	\$ 235,708	\$ 237,346	\$ 236,046	\$ 1,300
Deposits	\$ —	\$ 269,753	\$ —	\$ 269,753	\$ 269,754	\$ (2)
Negotiable Certificates of Deposit	—	71,103	—	71,103	71,103	—
Borrowed Money	—	60,265	—	60,265	60,857	(592)
Bonds Payable	—	16,950	—	16,950	16,868	82
Total Liabilities	\$ —	\$ 418,071	\$ —	\$ 418,071	\$ 418,582	\$ (511)

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the interim consolidated balance sheet, because the balance of the allowance is immaterial.

(Note 1) Description of the valuation techniques and inputs used to measure fair values

Monetary Claims Bought

Among monetary claims bought, securitized products are stated at reasonably calculated prices, which are equivalent to market prices, such as counterparties’ quoted prices or dealer/broker-quoted prices, and are classified into Level 3 if those prices are composed of significant unobservable inputs, and classified into Level 2 otherwise. Fair values for all other monetary claims bought are principally calculated in the same manner as Loans and Bills Discounted and mainly classified into Level 3.

Trading Assets

Bonds and other securities held for trading purposes whose fair values are stated at dealer association prices or counterparties’ quoted prices are classified into Level 1 or Level 2 depending on the level of market activity. Others whose fair values are calculated by discounting future cash flows to their present values using observable inputs, are classified into Level 2.

Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices and mainly classified into Level 1 depending on the level of the components.

Notes regarding money held in trust by holding purpose are presented under the “Money Held in Trust” section.

Securities

Listed stocks are stated at quoted market prices and mainly classified into Level 1 depending on the level of market activity.

Bonds are stated at quoted market prices announced in exchange traded transactions, over-the-counter transactions, and others, and classified into Level 1 if they are traded in an active market. If the market is not active, even though bonds are stated at quoted market prices, they are classified

into Level 2. Bonds stated at prices obtained from a third party, such as pricing services and dealers/brokers, are classified into Level 3 if those prices are composed of significant unobservable inputs, and classified into Level 2 otherwise. Fair values of certain bonds are calculated by classifying them according to their internal ratings and maturities, and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. If the discount rate is a significant unobservable input, the fair values of the bonds are classified into Level 3, otherwise Level 2.

Fair values of listed investment trusts and funds are stated at quoted market prices and primarily classified into Level 1 based on the level of market activity. Investment trusts and funds for which no market transaction prices are available, including privately placed investment trusts, are stated at fair value based on factors such as the net asset value, if there are no significant restrictions on the cancellation or repurchase request that would require market participants to pay for the risk, and are primarily classified into Level 2.

Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower’s credit situation subsequent to the execution of the loans, are stated at their carrying amounts. For claims executed to bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts found by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheet at the interim consolidated balance sheet date because such deducted amounts approximate fair value. Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value

because of the expected repayment periods and the interest terms. These fair values are classified into Level 3.

Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to the types of receivables, internal ratings, maturities, and others, and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. These fair values are classified into Level 3.

Deposits and Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Time deposits with a fixed rate are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be newly used on the same type of deposits. Floating-rate time deposits and fixed-rate time deposits with short maturities (one year or less) are stated at their carrying amounts because the carrying amounts approximate the fair value. These fair values are classified into Level 2.

Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money. Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the interest rate adjusted for the residual term and credit risk. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value. These fair values are classified into Level 2.

Bonds Payable

Bonds issued by SuMi TRUST Bank and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the interest rate adjusted for the residual term and credit risk. These fair values are classified into Level 2.

Derivative transactions

The fair values of listed derivatives, including interest rates, bonds, currencies, and stocks, are classified into Level 1 as these amounts are measured using the liquidation price quoted by exchanges, given that the liquidation price represents the latest transaction price, and the unadjusted quoted price in an active market can be used.

The fair values of over-the-counter derivative transactions, including embedded derivatives separated from the host contract and accounted for as a derivative, in other words, derivatives other than listed derivatives, are, in principle, measured by a valuation method, including the following:

(Note 2) Information about financial assets and liabilities measured and stated on the interim consolidated balance sheet at fair value and classified into Level 3

(1) Quantitative information on significant unobservable inputs

Quantitative information on significant unobservable inputs for the interim period ended September 30, 2024, consisted of the following:

	Valuation technique	Significant unobservable inputs	Range
Derivative Transactions			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(41.8)% - 0.5%
		Correlation between interest rates	6.4%

the present value of the estimated future cash flows and the option valuation model, which use inputs such as observable interest rate and exchange rate. The fair values of these transactions take into account credit risks of the counterparties and SuMi TRUST Bank. The valuation models applied in certain transactions utilize unobservable inputs in markets, such as correlations in the past. Over-the-counter derivative transactions are classified into Level 2 if observable inputs are used or the impact of unobservable inputs to the fair values is not significant. If the impact of unobservable inputs to the fair values is significant, they are classified into Level 3.

(2) Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period

Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the interim period ended September 30, 2024, are as follows:

	Millions of Yen							
	Sep. 30, 2024							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	¥ 412	¥ —	¥ 3	¥ (138)	¥ —	¥ (278)	¥ —	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	3,078	784	—	—	—	—	3,863	744

	Millions of U.S. Dollars							
	Sep. 30, 2024							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	\$ 3	\$ —	\$ 0	\$ (1)	\$ —	\$ (2)	\$ —	\$ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	22	5	—	—	—	—	27	5

(*1) The amounts shown in the table above are included in “Trading Income” in the interim consolidated statement of income.
(*2) The amounts shown in the table above are included in “Valuation Differences on Available-for-Sale Securities” under “Other Comprehensive Income (Loss)” in the interim consolidated statement of comprehensive income.
(*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the end of the current interim period.
(*4) Derivative transactions recorded in “Trading Assets” and “Trading Liabilities” or in “Other Assets” and “Other Liabilities” are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(3) Description of the fair value valuation process

At SuMi TRUST Bank Group, the middle division creates policies and procedures for the calculation of fair values and procedures for the use of fair value valuation models, and based on them, the front and middle divisions collaboratively establish the fair value valuation model. In addition, the middle and other divisions verify the reasonableness of the valuation methods and the inputs used, and the appropriateness of the classification of the fair value level.

For the calculation of the fair value, the valuation model, which represents the nature, characteristics, and risks of each asset in the most appropriate manner, is utilized. Moreover, if quoted prices obtained from third parties are used, those prices are verified using an appropriate method, such as the review of the valuation method and the inputs used and comparison with the fair values of similar financial instruments.

(4) Description of the sensitivity of the fair value to changes in significant unobservable inputs

Correlation

Correlation is an indicator of the relation of changes between variables such as interest rate and exchange rate. Correlation is used in the valuation technique of complex derivatives, and estimated based on historical results. A significant change in correlation would generally result in a significant increase or decrease in a fair value according to the nature and contractual terms and conditions of the financial instrument.

(Note 3) Interim consolidated balance sheet amounts of equity securities with no market prices, etc. and investments in partnership, etc. are as follows. These amounts are not included in “Securities” stated on the tables disclosed in “Fair Values of Financial Instruments and Breakdown by Input Level.”

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Equity Securities with No Market Prices, etc. (*1)(*3)	¥ 96,704	\$ 678
Investments in Partnership, etc. (*2)	305,278	2,139

(*1) Unlisted stocks and others are included in “Equity securities with no market prices, etc.” and their fair values are not disclosed in accordance with Paragraph 5 of “Implementation Guidance on Disclosures about Fair Value of Financial Instruments” (ASBJ Guidance No. 19, March 31, 2020).
(*2) “Investments in partnership, etc.” mainly include silent partnerships and investment partnerships. These fair values are not disclosed in accordance with Paragraph 24-16 of the “Guidance for Application of Fair Value Measurement” (ASBJ Guidance No. 31, June 17, 2021).
(*3) Impairment losses of ¥203 million (U.S. \$1 million) were recognized against unlisted stocks and others for the six-month period ended September 30, 2024.

Securities

* In addition to the “Securities” presented in the interim consolidated balance sheet, the following information includes loan-backed trust deeds reported under “Monetary Claims Bought.”

1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2024, consisted of the following:

September 30, 2024	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 116,707	¥ 123,310	¥ 6,602
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	10,200	10,241	41
Other Bonds	99,964	100,175	211
Foreign Bonds	68,801	68,897	96
Others	31,162	31,277	115
Subtotal	226,872	233,727	6,855
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Bonds	—	—	—
Foreign Bonds	—	—	—
Others	—	—	—
Subtotal	—	—	—
Total	¥ 226,872	¥ 233,727	¥ 6,855

September 30, 2024	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 818	\$ 864	\$ 46
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	71	72	0
Other Bonds	700	702	1
Foreign Bonds	482	483	1
Others	218	219	1
Subtotal	1,590	1,638	48
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Bonds	—	—	—
Foreign Bonds	—	—	—
Others	—	—	—
Subtotal	—	—	—
Total	\$ 1,590	\$ 1,638	\$ 48

2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2024, consisted of the following:

September 30, 2024	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 999,992	¥ 319,840	¥ 680,151
Bonds	1,057,322	1,055,267	2,055
Government Bonds	647,962	647,406	555
Local Government Bonds	1,794	1,788	6
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	407,566	406,073	1,493
Other Securities	2,298,662	2,242,969	55,693
Foreign Stocks	5,117	246	4,871
Foreign Bonds	1,885,186	1,862,670	22,515
Others	408,358	380,052	28,306
Subtotal	4,355,978	3,618,078	737,900
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 61,336	¥ 74,647	¥ (13,311)
Bonds	3,264,745	3,283,488	(18,742)
Government Bonds	2,934,098	2,948,829	(14,730)
Local Government Bonds	41,327	42,062	(734)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	289,320	292,596	(3,276)
Other Securities	1,609,892	1,687,907	(78,014)
Foreign Stocks	—	—	—
Foreign Bonds	1,275,890	1,305,820	(29,930)
Others	334,001	382,086	(48,084)
Subtotal	4,935,974	5,046,043	(110,068)
Total	¥ 9,291,952	¥ 8,664,121	¥ 627,831

September 30, 2024	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 7,007	\$ 2,241	\$ 4,766
Bonds	7,409	7,394	14
Government Bonds	4,540	4,537	4
Local Government Bonds	13	13	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	2,856	2,845	10
Other Securities	16,107	15,717	390
Foreign Stocks	36	2	34
Foreign Bonds	13,210	13,052	158
Others	2,861	2,663	198
Subtotal	30,523	25,353	5,171
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 430	\$ 523	\$ (93)
Bonds	22,877	23,008	(131)
Government Bonds	20,560	20,663	(103)
Local Government Bonds	290	295	(5)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	2,027	2,050	(23)
Other Securities	11,281	11,828	(547)
Foreign Stocks	—	—	—
Foreign Bonds	8,940	9,150	(210)
Others	2,340	2,677	(337)
Subtotal	34,587	35,359	(771)
Total	\$ 65,111	\$ 60,711	\$ 4,399

(Note) Difference on available-for-sale securities shown above includes an expense of ¥1,444 million (U.S. \$10 million) for the six months ended September 30, 2024 that was recognized in the profit and loss by applying fair value hedge accounting.

3. Impairment of Securities

Securities other than equity securities with no market prices, etc., and investments in partnerships, etc., or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheet. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses on Stocks recognized during the

Money Held in Trust

1. Held-to-Maturity Money Held in Trust

There was no held-to-maturity money held in trust as of September 30, 2024.

2. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2024, consisted of the following:

September 30, 2024	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 100	¥ 100	¥ —	¥ —	¥ —

September 30, 2024	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 1	\$ 1	\$ —	\$ —	\$ —

(Note) The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

current interim period were ¥37 million (U.S. \$0.3 million).

The criteria for determining whether the fair values of securities have significantly declined are as follows:

For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost; for securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost.

Valuation Differences on Available-for-Sale Securities

The following table shows components of “Valuation Differences on Available-for-Sale Securities” in the interim consolidated balance sheet.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2024	Sep. 30, 2024
Valuation Differences		
Available-for-Sale Securities	¥ 655,882	\$ 4,596
Other Money Held in Trust	—	—
Total Valuation Differences	655,882	4,596
Amount Equivalent to Deferred Tax Assets (Liabilities)	(201,363)	(1,411)
Total (before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	454,518	3,185
Non-Controlling Interests	(337)	(2)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	(5,825)	(41)
Valuation Differences on Available-for-Sale Securities	¥ 448,355	\$ 3,142

(Notes)

1) Foreign currency translation adjustments on equity securities with no market prices, etc., denominated in foreign currencies, are included in the “Available-for-Sale Securities” under “Valuation Differences.”

2) The valuation difference of ¥26,243 million (U.S. \$184 million) on available-for-sale securities composing assets held

by associated companies is included in “Available-for-Sale Securities” under “Valuation Differences.”

3) The expense amount reflected in profit and loss due to the application of the fair value hedge accounting of ¥1,444 million (U.S. \$10 million) is excluded from the “Valuation Differences.”

Derivatives

1. Derivatives Transactions Not Qualifying for Hedge Accounting

Derivatives transactions not qualifying for hedge accounting are grouped by type of underlying transactions. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Interest Futures								
Sold	¥11,737,921	¥ 920,436	¥ (9,672)	¥ (9,672)	\$ 82,250	\$ 6,450	\$ (68)	\$ (68)
Purchased	11,618,895	963,216	11,181	11,181	81,416	6,749	78	78
Interest Options								
Sold	1,378,580	—	(470)	(214)	9,660	—	(3)	(2)
Purchased	1,138,226	—	492	220	7,976	—	3	2
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	58,987,068	43,649,874	(811,397)	(811,397)	413,335	305,864	(5,686)	(5,686)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	50,702,254	38,130,795	915,316	915,316	355,282	267,191	6,414	6,414
Floating Interest Rate Receivable/ Floating Interest Rate Payable	9,375,770	7,047,734	(4,266)	(4,266)	65,698	49,385	(30)	(30)
Interest Options								
Sold	9,998,126	9,933,018	(22,694)	(20,686)	70,059	69,603	(159)	(145)
Purchased	6,723,792	6,673,510	24,450	21,987	47,115	46,763	171	154
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 102,938	¥ 102,468			\$ 721	\$ 718

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Currency Futures								
Sold	¥ —	¥ —	¥ —	¥ —	\$ —	\$ —	\$ —	\$ —
Purchased	—	—	—	—	—	—	—	—
Currency Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC								
Currency Swaps	9,833,449	8,033,223	105,355	105,355	68,905	56,291	738	738
Forward Exchange Contracts								
Sold	23,876,419	1,645,303	214,151	214,151	167,307	11,529	1,501	1,501
Purchased	36,171,623	370,439	(588,526)	(588,526)	253,462	2,596	(4,124)	(4,124)
Currency Options								
Sold	1,728,911	1,072,584	(109,605)	(15,454)	12,115	7,516	(768)	(108)
Purchased	1,565,347	889,519	107,359	28,333	10,969	6,233	752	199
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (271,266)	¥ (256,140)			\$ (1,901)	\$ (1,795)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 16,574	¥ —	¥ (280)	¥ (280)	\$ 116	\$ —	\$ (2)	\$ (2)
Purchased	9,236	—	125	125	65	—	1	1
Stock Index Options								
Sold	4,556	—	(30)	21	32	—	(0)	0
Purchased	—	—	—	—	—	—	—	—
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (186)	¥ (133)			\$ (1)	\$ (1)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 2,914,220	¥ —	¥ 1,659	¥ 1,659	\$ 20,421	\$ —	\$ 12	\$ 12
Purchased	1,728,990	—	(4,684)	(4,684)	12,115	—	(33)	(33)
Bond Future Options								
Sold	210,932	—	(635)	160	1,478	—	(4)	1
Purchased	148,747	—	429	(73)	1,042	—	3	(1)
OTC								
Bond Forward Contracts								
Sold	24,260	—	32	32	170	—	0	0
Purchased	124,721	—	(376)	(376)	874	—	(3)	(3)
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	3,021	3,021	22	(25)	21	21	0	(0)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (3,551)	¥ (3,307)			\$ (25)	\$ (23)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.

(5) Commodity-Related Transactions

There were no commodity-related transactions not qualifying for hedge accounting as of September 30, 2024.

(6) Credit Derivatives Transactions

Credit derivatives transactions not qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2024				Sep. 30, 2024			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 19,600	¥ 16,600	¥ 436	¥ 436	\$ 137	\$ 116	\$ 3	\$ 3
Purchased	21,188	18,188	(466)	(466)	148	127	(3)	(3)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (30)	¥ (30)			\$ (0)	\$ (0)

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statement of income.

2) “Sold” represents transactions under which the credit risk has been assumed, and “Purchased” represents transactions under which the credit risk has been transferred to another party.

2. Derivatives Transactions Qualifying for Hedge Accounting

Derivatives transactions qualifying for hedge accounting are grouped by type of underlying transactions. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2024, consisted of the following:

	Major Hedged Item	Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2024			Sep. 30, 2024		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		¥ 1,911,384	¥ 1,687,319	¥ (18,084)	\$ 13,393	\$ 11,823	\$ (127)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	Financial Assets/ Liabilities such as Loans and Bills Discounted,	1,844,573	1,668,166	(22,654)	12,925	11,689	(159)
Interest Futures	Available-for-Sale Securities (Bonds),						
Sold	Deposits, and	—	—	—	—	—	—
Purchased	Bonds Payable	—	—	—	—	—	—
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		—	—	—	—	—	—
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		—	—	—	—	—	—
Total				¥ (40,738)			\$ (285)

(Note) Deferred hedge accounting stipulated in Guidance No. 24 is applied, in principle.

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2024, consisted of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2024			Sep. 30, 2024		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 6,165,906	¥ 2,298,067	¥ (259,920)	\$ 43,206	\$ 16,103	\$ (1,821)
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	2,130	—	(16)	15	—	(0)
Purchased		328,521	—	(9,990)	2,302	—	(70)
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		¥ 55,283	¥ —	¥ (722)	\$ 387	\$ —	\$ (5)
Purchased		—	—	—	—	—	—
Total		¥ (270,649)			\$ (1,896)		

(Note) Deferred hedge accounting stipulated in Guidance No. 25 is applied, in principle.

(3) Stock-Related Transactions

Stock-related transactions qualifying for hedge accounting as of September 30, 2024, consisted of the following:

		Millions of Yen						Millions of U.S. Dollars						
		Sep. 30, 2024						Sep. 30, 2024						
		Notional Amount			Fair Value	Notional Amount			Fair Value					
		Total	Over One Year			Total	Over One Year							
Fair Value Method														
OTC Stock Swaps														
Volatility of Stock Price and Other Receivable/Short-Term Floating Interest Rate Payable		Available-for-Sale Securities (Stocks)	¥	—	¥	—	¥	—	\$	—	\$	—	\$	—
Short-Term Floating Interest Rate Receivable/Volatility of Stock Price and Other Payable			13,331	13,331	(1,033)	93	93	(7)						
			¥ (1,033)				\$ (7)							

(4) Bond-Related Transactions

There were no bond-related transactions qualifying for hedge accounting as of September 30, 2024.

Information Related to Revenue Recognition

The information related to disaggregation of revenue from contracts with customers for the six months ended September 30, 2024, is as follows:

Six Months Ended September 30, 2024	Millions of Yen									
	SuMi Trust Bank						Subsidiaries	Subtotal	Ordinary Income Other than Those Disaggregated Revenues	Total
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Others				
Trust Fees	¥ 3,294	¥ 5,453	¥ 48,995	¥ 2,257	¥ —	¥ —	¥ —	¥ 60,001	¥ —	¥ 60,001
Fees and Commissions	34,107	27,028	8,210	15,173	505	—	48,807	133,833	39,604	173,438
Ordinary Income from Contracts with Customers	¥ 37,401	¥ 32,481	¥ 57,206	¥ 17,431	¥ 505	¥ —	¥ 48,807	¥ 193,834		

Six Months Ended September 30, 2024	Millions of U.S. Dollars									
	SuMi Trust Bank						Subsidiaries	Subtotal	Ordinary Income Other than Those Disaggregated Revenues	Total
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Others				
Trust Fees	\$ 23	\$ 38	\$ 343	\$ 16	\$ —	\$ —	\$ —	\$ 420	\$ —	\$ 420
Fees and Commissions	239	189	58	106	4	—	342	938	278	1,215
Ordinary Income from Contracts with Customers	\$ 262	\$ 228	\$ 401	\$ 122	\$ 4	\$ —	\$ 342	\$ 1,358		

(Note) “Subsidiaries” includes elimination of internal transactions.

Segment Information

1. Reportable Segment Information

SuMi TRUST Bank Group's reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee of SuMi TRUST Bank periodically receive reporting on the operating results and other relevant information of the reportable segments to make decisions about the allocation of management resources and to assess performance.

The reportable segments of SuMi TRUST Bank Group are determined based on services offered by SuMi TRUST Bank.

The main activities of the reportable segment are presented below:

Retail Business:

Provision of services to individual customers

Corporate Business:

Provision of services to corporate customers

Investor Services Business:

Provision of services to investors

Real Estate Business:

Provision of services related to the real estate business

Global Markets Business:

Marketing operations, market-making operations, investment operations, and financial management operations

2. Method for Calculating Gross Business Profit and Net Business Profit by Reportable Segment

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as those presented under “Significant Accounting Policies and Practices”; however, the reportable segments are accounted for in accordance with the rules for internal management.

Income earned from inter-segment and cross-segment transactions is calculated by applying the criteria (market prices) specified in the rules for internal management.

“Fixed Assets” disclosed in the assets by reportable segments are the total amount of tangible fixed assets and intangible fixed assets. The assets owned by SuMi TRUST Bank are allocated to each segment.

3. Profit or Loss and Fixed Assets by Reportable Segment

The details and amounts of profit or loss and fixed assets by reportable segment for the six months ended September 30, 2024, are as follows:

Six Months Ended September 30, 2024	Millions of Yen						
	SuMi TRUST Bank						
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Gross Business Profit	¥ 75,629	¥ 94,934	¥ 49,036	¥ 17,425	¥ 26,530	¥ 11,888	¥ 275,444
General and Administrative Expenses	(62,933)	(27,681)	(19,229)	(5,716)	(10,112)	(26,536)	(152,210)
Net Business Profit	¥ 12,696	¥ 67,252	¥ 29,807	¥ 11,708	¥ 16,417	¥ (14,648)	¥ 123,234
Fixed Assets	¥ 83,181	¥ 38,499	¥ 25,008	¥ 9,116	¥ 39,985	¥ 111,666	¥ 307,457

Six Months Ended September 30, 2024	Millions of U.S. Dollars						
	SuMi TRUST Bank						
	Retail	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Gross Business Profit	\$ 530	\$ 665	\$ 344	\$ 122	\$ 186	\$ 83	\$ 1,930
General and Administrative Expenses	(441)	(194)	(135)	(40)	(71)	(186)	(1,067)
Net Business Profit	\$ 89	\$ 471	\$ 209	\$ 82	\$ 115	\$ (103)	\$ 864
Fixed Assets	\$ 583	\$ 270	\$ 175	\$ 64	\$ 280	\$ 782	\$ 2,154

(Notes)

- 1) The figures represent “Gross Business Profit” in substitution for net sales to be presented by companies in other industries.
- 2) The amounts of “Gross Business Profit” include net trust fees, net interest income, net fees and commissions, net trading income, and net other ordinary income and expenses.
- 3) “General and Administrative Expenses” include personnel

- expenses and non-personnel expenses.
- 4) “Others” include costs of capital funding, dividends for shares for cross-shareholdings, and general and administrative expenses of headquarters.
- 5) “Others” within “Fixed Assets” include corporate assets not allocated to any segment. For fixed assets not allocated to each segment, some of the related expenses are allocated to each segment based on a reasonable allocation method.

4. Reconciliation Between Total Amount for Reportable Segments and the Carrying Amounts in the Interim Consolidated Financial Statement

(1) Total Profit or Loss for Reportable Segments and Income before Income Taxes in the Interim Consolidated Statement of Income

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statement of income for the six months ended September 30, 2024, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2024	2024
Total Profit or Loss for Reportable Segments (Net Business Profit)	¥ 123,234	\$ 864
Net Business Profit of Consolidated Subsidiaries that are Excluded from the Reportable Segments (Note)	28,283	198
Other Income	73,532	515
Other Expenses	(40,425)	(283)
Other Adjustments	(12,340)	(86)
Income before Income Taxes	¥ 172,284	\$ 1,207

(Note) The amounts include elimination of internal transactions.

(2) Total Fixed Assets for Reportable Segments and Fixed Assets in the Interim Consolidated Balance Sheet

The details of fixed assets for reportable segments and fixed assets in the consolidated balance sheet as of September 30, 2024, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2024	2024
Total Fixed Assets for Reportable Segments	¥ 307,457	\$ 2,154
Fixed Assets of Consolidated Subsidiaries that are Excluded from the Reportable Segments	71,531	501
Consolidated Adjustments	(3,685)	(26)
Fixed Assets	¥ 375,303	\$ 2,630

Related Information

1. Information by Services

Disclosure of information by services is omitted as similar disclosure is included in the “3. Profit or Loss and Fixed Assets by Reportable Segment” in the “Segment Information” section.

2. Geographic Information

(1) Income

Income by geographical area for the six months ended September 30, 2024, consisted of the following:

Six Months Ended September 30, 2024	Millions of Yen				
	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 752,811	¥ 219,095	¥ 180,273	¥ 113,210	¥ 1,265,390

Six Months Ended September 30, 2024	Millions of U.S. Dollars				
	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 5,275	\$ 1,535	\$ 1,263	\$ 793	\$ 8,867

(Notes)

- 1) The figures represent Income in substitution for net sales to be presented by companies in other industries.
- 2) Income related to transactions by SuMi TRUST Bank (excluding overseas branches) and other domestic consolidated subsidiaries are presented under “Japan.” Income related
- to transactions by overseas branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under “Americas,” “Europe,” or “Asia and Oceania” based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

(2) Tangible Fixed Assets

More than 90% of SuMi TRUST Bank Group’s tangible fixed assets on the interim consolidated balance sheet are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

3. Information by Major Customer

The information by major customer has been omitted as ordinary income from any particular customer was less than 10% of ordinary income in the interim consolidated statement of income.

Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets allocated to reportable segments during the six months ended September 30, 2024 were as follows:

	Millions of Yen						
	SuMi TRUST Bank						
Six Months Ended September 30, 2024	Retail	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 801	¥ 801

	Millions of U.S. Dollars						
	SuMi TRUST Bank						
Six Months Ended September 30, 2024	Retail	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Losses on Impairment of Fixed Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 6	\$ 6

Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to the reportable segments.

Amortization of goodwill recognized during the six months ended September 30, 2024, was 1,856 million (U.S. \$13 million). Unamortized balance of goodwill as of September 30, 2024, was 2,713 million (U.S. \$19 million).

Information Related to Gain on Negative Goodwill by Reportable Segment

There were no gains on negative goodwill by reportable segment during the six months ended September 30, 2024.

Per Share of Common Stock Information

1. Net Assets per Share of Common Stock and Basis for Calculation

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2024, are as follows:

	Net Assets [Millions of Yen] (Numerator)	Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2024			
Net Assets as Reported	¥ 2,847,461		
Less:	29,783		
Non-Controlling Interests	29,783		
Net Assets Attributable to Common Shareholders	¥ 2,817,678	1,674,537	¥ 1,682.66

	Net Assets [Millions of U.S. Dollars] (Numerator)	Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2024			
Net Assets as Reported	\$ 19,953		
Less:	209		
Non-Controlling Interests	209		
Net Assets Attributable to Common Shareholders	\$ 19,744	1,674,537	\$ 11.79

2. Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock and the basis for calculation for the six months ended September 30, 2024, are as follows:

	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2024			
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 125,288		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	¥ 125,288	1,674,537	¥ 74.82

	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2024			
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 878		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	\$ 878	1,674,537	\$ 0.52

(Note) Fully diluted net income per share of common stock is not presented because there were no potential shares.

Significant Subsequent Event

Sale of Shares of a Consolidated Subsidiary

At the meeting of the board of directors held on November 12, 2024, SuMi TRUST Bank decided to sell part of its shares of Sumitomo Mitsui Trust Loan & Finance Co., Ltd. (herein-after “SuMi TRUST L&F”), a consolidated subsidiary of SuMi TRUST Bank, and executed a Share Purchase Agreement with Concordia Financial Group, Ltd.

SuMi TRUST L&F is a specialized real estate finance company and was wholly owned by SuMi TRUST Bank. However, following a discussion on strengthening the business portfolio set out in its current medium-term management plan,

SuMi TRUST Bank decided to sell 15,300 shares, representing 85% of SuMi TRUST L&F's equity on April 1, 2025 (scheduled), from the perspective of further enhancing corporate value and optimally allocating the management resources of SuMi TRUST Bank Group.

After the transaction, the proportionate share of SuMi TRUST L&F will be reduced to 15% and it is expected to become an affiliated company accounted for using the equity method for a consolidated subsidiary.

Gains (losses) on sales are currently under examination.

Financial Data:

Non-Consolidated Balance Sheet (Unaudited)

Sumitomo Mitsui Trust Bank, Limited
As of September 30, 2024 and March 31, 2024

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2024	As of Mar. 31, 2024	As of Sep. 30, 2024
Assets:			
Cash and Due from Banks:	¥ 24,881,270	¥ 22,604,053	\$ 174,348
Call Loans	36,000	25,000	252
Receivables under Resale Agreements	288,417	111,600	2,021
Receivables under Securities Borrowing Transactions	523,985	532,200	3,672
Monetary Claims Bought	114,424	113,544	802
Trading Assets:	1,755,618	2,132,019	12,302
Money Held in Trust	99	99	1
Securities:	10,299,038	9,952,494	72,168
Loans and Bills Discounted:	32,221,282	33,773,133	225,782
Foreign Exchanges:	45,217	45,394	317
Other Assets:	2,985,902	3,080,142	20,923
Other Assets	2,985,902	3,080,142	1,163
Tangible Fixed Assets:	181,946	185,355	1,275
Intangible Fixed Assets:	125,510	111,047	879
Prepaid Pension Expenses	287,562	278,098	2,015
Customers' Liabilities for Acceptances and Guarantees	483,326	490,273	3,387
Allowance for Loan Losses	(96,015)	(95,815)	(673)
Total Assets	¥ 74,133,585	¥ 73,338,642	\$ 519,470
Liabilities:			
Deposits:	¥ 38,022,320	¥ 37,151,896	\$ 266,431
Negotiable Certificates of Deposit	10,187,098	9,298,497	71,383
Call Money	146,844	385,020	1,029
Payables under Repurchase Agreements	2,643,152	2,700,532	18,521
Trading Liabilities:	1,449,443	1,767,322	10,157
Borrowed Money:	8,156,661	7,393,591	57,155
Foreign Exchanges:	3,152	14,485	22
Short-Term Bonds Payable	1,621,760	2,264,581	11,364
Bonds Payable	2,278,587	2,117,767	15,967
Borrowed Money from Trust Account	3,684,982	4,327,798	25,821
Other Liabilities:	2,887,491	2,857,679	20,233
Income Taxes Payable	18,938	—	133
Lease Obligations	5,364	5,544	38
Asset Retirement Obligations	3,187	2,964	22
Other	2,860,002	2,849,169	694
Provision for Bonuses	7,797	10,262	55
Provision for Directors' Bonuses	—	97	—
Provision for Stocks Payment	1,031	968	7
Provision for Retirement Benefits	1,164	1,115	8
Provision for Reimbursement of Deposits	2,530	2,573	18
Provision for Contingent Losses	1,542	1,628	11
Deferred Tax Liabilities	169,951	185,596	1,191
Deferred Tax Liabilities for Land Revaluation	2,381	2,381	17
Acceptances and Guarantees	483,326	490,273	3,387
Total Liabilities	¥ 71,751,221	¥ 70,974,071	\$ 502,776
Net Assets:			
Total Shareholders' Equity:	¥ 1,957,861	¥ 1,905,417	\$ 13,719
Capital Stock	342,037	342,037	2,397
Capital Surplus:	343,066	343,066	2,404
Legal Capital Surplus	273,016	273,016	1,913
Other Capital Surplus	70,049	70,049	491
Retained Earnings:	1,272,758	1,220,314	8,918
Legal Retained Earnings	69,020	69,020	484
Other Retained Earnings:	1,203,737	1,151,293	8,435
Other Voluntary Reserves	371,870	371,870	2,606
Retained Earnings Brought Forward	831,867	779,423	5,829
Total Valuation and Translation Adjustments:	424,502	459,153	2,975
Valuation Differences on Available-for-Sale Securities	450,726	488,370	3,158
Deferred Gains (Losses) on Hedges	(20,145)	(23,449)	(141)
Revaluation Reserve for Land	(6,078)	(5,767)	(43)
Total Net Assets	¥ 2,382,364	¥ 2,364,571	\$ 16,694
Total Liabilities and Net Assets	¥ 74,133,585	¥ 73,338,642	\$ 519,470

Financial Data:

Non-Consolidated Statement of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited
For the Six Months Ended September 30, 2024 and 2023

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2024	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2024
Income:			
Trust Fees	¥ 60,001	¥ 56,966	\$ 420
Interest Income:	559,757	499,106	3,922
Interest on Loans and Discounts	333,372	286,602	2,336
Interest and Dividends on Securities	143,834	129,702	1,008
Fees and Commissions:	114,334	105,221	801
Trading Income:	63,485	1,090	445
Other Ordinary Income:	186,393	213,828	1,306
Other Income:	63,595	84,475	446
Total Income	¥ 1,047,566	¥ 960,688	\$ 7,341
Expenses:			
Interest Expenses:	¥ 636,056	¥ 510,256	\$ 4,457
Interest on Deposits	182,382	158,047	1,278
Fees and Commissions Payments:	60,397	56,988	423
Trading Expenses:	3,392	9,725	24
Other Ordinary Expenses:	8,680	4,935	61
General and Administrative Expenses	150,872	144,558	1,057
Other Expenses:	49,508	186,138	347
Total Expenses	¥ 908,908	¥ 912,602	\$ 6,369
Income before Income Taxes	¥ 138,658	¥ 48,085	\$ 972
Income Taxes:	36,925	(829)	259
Current	37,415	(4,942)	262
Deferred	(490)	4,112	(3)
Net Income	¥ 101,733	¥ 48,915	\$ 713

	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 60.75	¥ 29.21	\$ 0.43

Financial Data:

Non-Consolidated Statement of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited
For the Six Months Ended September 30, 2024 and 2023

For the Six Months Ended September 30, 2024

	Millions of Yen							
	Shareholder's Equity							Total Shareholder's Equity
	Capital Stock	Capital Surplus		Total Capital Surplus	Retained Earnings		Total Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus		Legal Retained Earnings	Other Retained Earnings		
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,151,293	¥ 1,220,314	¥ 1,905,417
Changes during the Period								
Cash Dividends						(49,599)	(49,599)	(49,599)
Net Income						101,733	101,733	101,733
Reversal of Revaluation Reserve for Land						310	310	310
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	52,444	52,444	52,444
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,203,737	¥ 1,272,758	¥ 1,957,861

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 488,370	¥ (23,449)	¥ (5,767)	¥ 459,153	¥ 2,364,571
Changes during the Period					
Cash Dividends					(49,599)
Net Income					101,733
Reversal of Revaluation Reserve for Land					310
Net Changes of Items Other Than Shareholders' Equity	(37,643)	3,303	(310)	(34,651)	(34,651)
Total Changes during the Period	(37,643)	3,303	(310)	(34,651)	17,793
Balance at the End of the Period	¥ 450,726	¥ (20,145)	¥ (6,078)	¥ 424,502	¥ 2,382,364

For the Six Months Ended September 30, 2023

	Millions of Yen							
	Shareholder's Equity							
	Capital Surplus				Retained Earnings			Total Shareholder's Equity
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,161,691	¥ 1,230,712	¥ 1,915,815
Changes during the Period								
Cash Dividends						(31,330)	(31,330)	(31,330)
Net Income						48,915	48,915	48,915
Reversal of Revaluation Reserve for Land						244	244	244
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	17,829	17,829	17,829
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,179,521	¥ 1,248,542	¥ 1,933,645

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 272,426	¥ (55,847)	¥ (4,479)	¥ 212,099	¥ 2,127,915
Changes during the Period					
Cash Dividends					(31,330)
Net Income					48,915
Reversal of Revaluation Reserve for Land					244
Net Changes of Items Other Than Shareholders' Equity	94,125	35,939	(244)	129,819	129,819
Total Changes during the Period	94,125	35,939	(244)	129,819	147,649
Balance at the End of the Period	¥ 366,552	¥ (19,908)	¥ (4,724)	¥ 341,919	¥ 2,275,565

For the Six Months Ended September 30, 2024

	Millions of U.S. Dollars							
	Shareholder's Equity							
	Capital Surplus				Retained Earnings			Total Shareholder's Equity
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	\$ 2,397	\$ 1,913	\$ 491	\$ 2,404	\$ 484	\$ 8,067	\$ 8,551	\$ 13,352
Changes during the Period								
Cash Dividends						(348)	(348)	(348)
Net Income						713	713	713
Reversal of Revaluation Reserve for Land						2	2	2
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	367	367	367
Balance at the End of the Period	\$ 2,397	\$ 1,913	\$ 491	\$ 2,404	\$ 484	\$ 8,435	\$ 8,918	\$ 13,719

	Millions of U.S. Dollars				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	\$ 3,422	\$ (164)	\$ (40)	\$ 3,217	\$ 16,569
Changes during the Period					
Cash Dividends					(348)
Net Income					713
Reversal of Revaluation Reserve for Land					2
Net Changes of Items Other Than Shareholders' Equity	(264)	23	(2)	(243)	(243)
Total Changes during the Period	(264)	23	(2)	(243)	125
Balance at the End of the Period	\$ 3,158	\$ (141)	\$ (43)	\$ 2,975	\$ 16,694

Basel III Disclosure Data

Sumitomo Mitsui Trust Group, Inc.

This section outlines and discloses matters to be stated in explanatory documents relating to the first half of the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2014) with regard to the status of capital adequacy, as set forth in Article 19-2, Paragraph 1, Item 5-(d) of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No.10, 1982), as well as separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2015) with regard to the status of management soundness relating to liquidity, as set forth in Article 19-2, Paragraph 1, Item 5-(e) of the Ordinance for Enforcement of the Banking Act.

[Quantitative Disclosure Data: SuMi TRUST Group, Inc.]

Consolidated	
KM1: Key Metrics	110
Capital Adequacy Ratio	111
Scope of Consolidation	111
Composition of Capital (Consolidated BIS capital adequacy ratio)	112
Main Features and Further Information of Regulatory Capital Instruments	115
Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements	115
Equity Investments in Funds	128
Disclosure Data Designated as Per the Appended Forms	129
Composition of Basel III Leverage Ratio	174
Liquidity Coverage Ratio (LCR)	177
Net Stable Funding Ratio (NSFR)	178

Quantitative Disclosure Data:

Sumitomo Mitsui Trust Group, Inc.

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,721,837	¥ 2,731,882	¥ 2,694,374	¥ 2,656,597	¥ 2,609,926
2	Tier1	3,006,825	3,016,708	2,978,873	2,940,905	2,894,472
3	Total capital	3,313,633	3,228,465	3,238,920	3,209,539	3,166,851
Risk-weighted assets (RWA) (amounts)						
4	Total RWA	¥ 22,867,349	¥ 24,273,789	¥ 23,731,010	¥ 24,089,963	¥ 24,308,911
4a	Total RWA (pre-floor)	22,867,349	24,273,789	23,731,010		
	Total RWA (floor final execution basis)	22,867,349	24,273,789	23,872,313		
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio	11.90%	11.25%	11.35%	11.02%	10.73%
5a	CET1 ratio (pre-floor)	11.90%	11.25%	11.35%		
	CET1 ratio (floor final execution basis)	11.90%	11.25%	11.28%		
6	Tier1 ratio	13.14%	12.42%	12.55%	12.20%	11.90%
6a	Tier1 ratio (pre-floor)	13.14%	12.42%	12.55%		
	Tier1 ratio (floor final execution basis)	13.14%	12.42%	12.47%		
7	Total capital ratio	14.49%	13.30%	13.64%	13.32%	13.02%
7a	Total capital ratio (pre-floor)	14.49%	13.30%	13.64%		
	Total capital ratio (floor final execution basis)	14.49%	13.30%	13.56%		
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.05%	0.06%	0.05%	0.06%	0.06%
10	Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements	3.05%	3.06%	3.05%	3.06%	3.06%
12	CET1 available after meeting the bank's minimum capital requirements	6.49%	5.30%	5.64%	5.32%	5.02%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	¥ 55,332,351	¥ 57,599,024	¥ 56,653,167	¥ 56,019,516	¥ 55,466,415
14	Basel III leverage ratio	5.43%	5.23%	5.25%	5.24%	5.21%

Note: The template has been changed, as indicated above, as of the end of March 2024.

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2024	Fiscal Year 2024	Fiscal Year 2023	Fiscal Year 2023	Fiscal Year 2023
		2nd Quarter	1st Quarter	4th Quarter	3rd Quarter	2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 23,940,580	¥ 21,543,720	¥ 21,239,739	¥ 20,722,078	¥ 20,631,012
16	Net cash outflows	14,792,029	13,600,820	12,455,701	12,535,022	13,603,072
17	Consolidated LCR	161.8%	158.4%	170.5%	165.3%	151.6%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	¥ 39,388,653	¥ 38,535,170	¥ 39,434,515	¥ 38,250,459	¥ 37,549,953
19	Total required stable funding	33,344,172	34,731,194	34,376,544	33,577,622	33,180,280
20	Consolidated NSFR	118.1%	110.9%	114.7%	113.9%	113.1%

Capital Adequacy Ratio

Consolidated

We calculate the consolidated BIS capital adequacy ratio in line with provisions of Article 52-25 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank holding company and its subsidiaries' capital adequacy ratios are appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 20, herein-after referred to as the "FSA Bank Holding Company Capital Adequacy Notification").

As of the end of September 2024, we adopted Basel requirements for internationally active banks and applied the Advanced Internal Ratings-Based Approach (AIRB) and Foundation Internal Ratings-Based Approach (FIRB) for the calculation of credit risk-weighted assets, and the standardised approach for the calculation of the capital requirement for market risk.

Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the FSA Bank Holding Company Capital Adequacy Notification, Article 3 (herein-after referred to as the "SuMi TRUST Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Group is 60. The principal company is the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Bank, Limited	Trust and Banking Businesses

(3) There is no affiliated company that undertakes financial services subject to the FSA Bank Holding Company Capital Adequacy Notification, Article 9.

(4) There are no particular restrictions, etc., on the transfer of funds and capital within the SuMi TRUST Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1: Composition of Capital

CC1 As of September 30		Millions of Yen, %		
Basel III Template No.	Items	a	b	c
		2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,605,083	¥ 2,551,302	
1a	of Which: Capital Stock and Capital Surplus	768,247	787,939	
2	of Which: Retained Earnings	1,895,581	1,807,031	
1c	of Which: Treasury Stock (Deduction)	6,489	3,660	
26	of Which: Earnings to be Distributed (Deduction)	52,255	40,008	
	of Which: Others	—	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares	793	886	
3	Accumulated Other Comprehensive Income	520,418	352,961	(a)
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—	—	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	3,126,295	2,905,149	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	138,732	125,692	
8	of Which: Goodwill (Including Those Equivalent)	32,742	41,462	
9	of Which: Other Intangible Assets	105,990	84,229	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	487	413	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	15,507	(12,807)	
12	Shortfall of Eligible Provisions to Expected Losses	—	7,300	
13	Securitisation Gain on Sale	653	832	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	8,440	6,711	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	240,626	167,071	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	10	10	
17	Reciprocal Cross-Holdings in Common Equity	—	—	
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	—	—	
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
20	of Which: Mortgage Servicing Rights	—	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
24	of Which: Mortgage Servicing Rights	—	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	
28	Common Equity Tier 1 Capital: Regulatory Adjustments (B)	404,457	295,223	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	2,721,837	2,609,926	

CC1 As of September 30		Millions of Yen, %		
Basel III Template No.	Items	a	b	c
		2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31b Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments	—	—	
	32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000	270,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
34	Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,988	14,546	
36	Additional Tier 1 Capital: Instruments (D)	284,988	284,546	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) - (E)	284,988	284,546	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	3,006,825	2,894,472	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	296,758	265,417	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,351	3,248	
50	Provisions Allowed in Group Tier 2	6,698	3,713	
50a	of Which: General Allowance for Credit Losses	4,747	3,713	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	1,951	—	
51	Tier 2 Capital: Instruments and Provisions (H) ¥	306,808	¥ 272,378	

CC1		Millions of Yen, %			
As of September 30		a		b	c
Basel III Template No.	Items	2024		2023	Reference Numbers to Reconciliation with the Balance Sheet
Tier 2 Capital: Regulatory Adjustments					
52	Investments in Own Tier 2 Instruments	¥	—	¥	—
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		—		—
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		—		—
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		—		—
57	Tier 2 Capital: Regulatory Adjustments (I)		—		—
Tier 2 Capital (T2)					
58	Tier 2 Capital (J) = (H) – (I)	306,808		272,378	
Total Capital (TC = T1 + T2)					
59	Total Capital (K) = (G) + (J)	3,313,633		3,166,851	
Total Risk Weighted Assets					
60	Total Risk Weighted Assets (L)	22,867,349		24,308,911	
Capital Ratios and Buffers (Consolidated)					
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.90%		10.73%	
62	Tier 1 Capital Ratio (G)/(L)	13.14%		11.90%	
63	Total Capital Ratio (K)/(L)	14.49%		13.02%	
64	Total of bank CET1 specific buffer requirements	3.05%		3.06%	
65	of Which: Capital conservation buffer requirement	2.50%		2.50%	
66	of Which: Countercyclical buffer requirement	0.05%		0.06%	
67	of Which: Bank G-SIB and/or D-SIB additional requirements	0.50%		0.50%	
68	CET1 available after meeting the bank's minimum capital requirements	6.49%		5.02%	
Regulatory Adjustments (before Risk Weighting)					
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	205,625		202,676	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	222,863		183,831	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—		—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	794		543	
Provisions Included in Tier 2 Capital: Instruments and Provisions					
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Application of Cap)	4,747		3,713	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	13,082		16,919	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)	1,951		—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	¥ 112,729	¥	115,781	

Note: Our capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with “Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation” (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of the internal control over the procedure to calculate the ratio.

Main Features and Further Information of Regulatory Capital Instruments

Consolidated

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (<https://www.smth.jp/english/investors/report/basel>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2024

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks		¥ 25,372,039		
Call Loans and Bills Bought		36,000		
Receivables under Resale Agreements		288,417		
Receivables under Securities Borrowing Transactions		523,985		
Monetary Claims Bought		924,135		
Trading Assets		1,667,643		
Money Held in Trust		32,196		7-a
Securities		10,319,908		3-b, 7-b
Loans and Bills Discounted		32,024,369		7-c
Foreign Exchanges		45,217		
Lease Receivables and Investment Assets		719,976		
Other Assets		3,791,314		7-d
Tangible Fixed Assets		222,150		
Intangible Fixed Assets		163,659		3-a
Assets for Retirement Benefits		346,847		4
Deferred Tax Assets		7,255		5-a
Customers' Liabilities for Acceptances and Guarantees		582,211		
Allowance for Loan Losses		(118,295)		
Total Assets		¥ 76,949,032		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits		¥ 38,411,985		
Negotiable Certificates of Deposit		10,147,098		
Call Money and Bills Sold		146,844		
Payables under Repurchase Agreements		2,643,152		
Trading Liabilities		1,449,443		
Borrowed Money		8,053,960		9-a
Foreign Exchanges		1,981		
Short-term Bonds Payable		2,220,839		
Bonds Payable		3,038,187		9-b
Borrowed Money from Trust Account		3,684,982		
Other Liabilities		3,111,886		7-e
Provision for Bonuses		15,470		
Provision for Directors' Bonuses		120		
Provision for Stocks Payment		1,361		
Liabilities for Retirement Benefits		14,161		
Provision for Reward Points Program		22,754		
Provision for Reimbursement of Deposits		2,530		
Provision for Contingent Losses		1,547		
Deferred Tax Liabilities		187,760		5-b
Deferred Tax Liabilities for Land Revaluation		2,381		5-c
Acceptances and Guarantees		582,211		
Total Liabilities		73,740,662		
(Net Assets)				
Capital Stock		261,608		1-a
Capital Surplus		506,638		1-b
Retained Earnings		1,895,581		1-c
Treasury Stock		(6,489)		1-d
Total Shareholders' Equity		2,657,339		
Valuation Differences on Available-for-Sale Securities		440,537		
Deferred Gains (Losses) on Hedges		(1,598)		6
Revaluation Reserve for Land		(7,093)		
Foreign Currency Translation Adjustments		48,228		
Remeasurements of Defined Benefit Plans		40,343		
Total Accumulated Other Comprehensive Income		520,418	(a)	
Subscription Rights to Shares		793		2
Non-controlling Interests		29,819		8
Total Net Assets		3,208,370		
Total Liabilities and Net Assets		¥ 76,949,032		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	506,638		1-b
Retained Earnings	1,895,581		1-c
Treasury Stock	(6,489)		1-d
Total Shareholders' Equity	¥ 2,657,339		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,657,339	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	768,247		1a
of Which: Retained Earnings	1,895,581		2
of Which: Treasury Stock (Deduction)	6,489		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 793		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	793		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Total Amount of Award Rights and Subscription Rights to Common Shares	¥ 793		1b
Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments	—		31b
Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 163,659		3-a
Securities	10,319,908		3-b
of Which: Goodwill Arising on the Application of the Equity Method	21,293		
Associated Deferred Tax Liabilities	46,220		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 32,742		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	105,990	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

4. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 346,847		4
Associated Deferred Tax Liabilities	106,220		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 240,626		15

5. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 7,255		5-a
Deferred Tax Liabilities	187,760		5-b
Deferred Tax Liabilities for Land Revaluation	2,381		5-c
Associated Intangible Fixed Assets	46,220		
Associated Assets for Retirement Benefits	106,220		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 487	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	794	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	794		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (1,598)		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ 15,507	Excluding those items whose valuation differences arising from hedged items are recognized as “Accumulated other comprehensive income”	11

7. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 32,196		7-a
Securities	10,319,908		7-b
Loans and Bills Discounted	32,024,369	Including Subordinated Debts	7-c
Other Assets	3,791,314	Including derivatives	7-d
Other Liabilities	¥ 3,111,886	Including derivatives	7-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 10		
Common Equity Tier 1 Capital	10		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-holdings in the Capital and other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	205,625		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	205,625		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	222,863		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	222,863		73

8. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,819		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,988	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,351	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

9. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 8,053,960		9–a
Bonds Payable	3,038,187		9–b

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	296,758		46

As of September 30, 2023

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥	22,257,043		
Call Loans and Bills Bought		20,000		
Receivables under Resale Agreements		110,028		
Receivables under Securities Borrowing Transactions		472,875		
Monetary Claims Bought		912,156		
Trading Assets		2,209,971		
Money Held in Trust		18,843		7-a
Securities		8,190,228		3-b, 7-b
Loans and Bills Discounted		32,722,624		7-c
Foreign Exchanges		41,202		
Lease Receivables and Investment Assets		693,742		
Other Assets		4,387,389		7-d
Tangible Fixed Assets		221,586		
Intangible Fixed Assets		138,931		3-a
Assets for Retirement Benefits		240,828		4
Deferred Tax Assets		7,898		5-a
Customers' Liabilities for Acceptances and Guarantees		607,793		
Allowance for Loan Losses		(107,990)		
Total Assets	¥	73,145,154		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits		¥ 38,156,391		
Negotiable Certificates of Deposit		7,346,118		
Call Money and Bills Sold		87,498		
Payables under Repurchase Agreements		1,378,219		
Trading Liabilities		2,089,800		
Borrowed Money		6,628,871		9-a
Foreign Exchanges		330		
Short-term Bonds Payable		3,103,416		
Bonds Payable		2,650,589		9-b
Borrowed Money from Trust Account		4,794,839		
Other Liabilities		3,139,382		7-e
Provision for Bonuses		15,988		
Provision for Directors' Bonuses		162		
Provision for Stocks Payment		1,277		
Liabilities for Retirement Benefits		13,805		
Provision for Reward Points Program		21,914		
Provision for Reimbursement of Deposits		2,856		
Provision for Contingent Losses		1,502		
Deferred Tax Liabilities		127,058		5-b
Deferred Tax Liabilities for Land Revaluation		2,381		5-c
Acceptances and Guarantees		607,793		
Total Liabilities		70,170,199		
(Net Assets)				
Capital Stock		261,608		1-a
Capital Surplus		526,330		1-b
Retained Earnings		1,807,031		1-c
Treasury Stock		(3,660)		1-d
Total Shareholders' Equity		2,591,310		
Valuation Difference on Available-for-Sale Securities		350,897		
Deferred Gains (Losses) on Hedges		(7,310)		6
Revaluation Reserve for Land		(6,855)		
Foreign Currency Translation Adjustments		37,739		
Remeasurements of Defined Benefit Plans		(21,511)		
Total Accumulated Other Comprehensive Income		352,961	(a)	
Subscription Rights to Shares		886		2
Non-controlling Interests		29,797		8
Total Net Assets		2,974,955		
Total Liabilities and Net Assets		¥ 73,145,154		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	526,330		1-b
Retained Earnings	1,807,031		1-c
Treasury Stock	(3,660)		1-d
Total Shareholders' Equity	¥ 2,591,310		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,591,310	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	787,939		1a
of Which: Retained Earnings	1,807,031		2
of Which: Treasury Stock (Deduction)	3,660		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 886		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	886		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 886		1b
Subscription Rights to Additional Tier 1 Instruments	—		31b
Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 138,931		3-a
Securities	8,190,228		3-b
of Which: Goodwill Arising on the Application of the Equity Method	23,303		
Associated Deferred Tax Liabilities	36,542		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 41,462		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	84,229	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

4. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 240,828		4
Associated Deferred Tax Liabilities	73,756		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 167,071		15

5. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 7,898		5-a
Deferred Tax Liabilities	127,058		5-b
Deferred Tax Liabilities for Land Revaluation	2,381		5-c
Associated Intangible Fixed Assets	36,542		
Associated Assets for Retirement Benefits	73,756		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 413	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	543	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	543		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (7,310)		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (12,807)	Excluding those items whose valuation differences arising from hedged items are recognized as “Accumulated other comprehensive income”	11

7. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 18,843		7-a
Securities	8,190,228		7-b
Loans and Bills Discounted	32,722,624	Including Subordinated Debts	7-c
Other Assets	4,387,389	Including derivatives	7-d
Other Liabilities	¥ 3,139,382	Including derivatives	7-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 10		
Common Equity Tier 1 Capital	10		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-holdings in the Capital and other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	202,676		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	202,676		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	183,831		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	183,831		73

8. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,797		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30-31ab-32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,546	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34-35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,248	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48-49

9. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,628,871		9-a
Bonds Payable	2,650,589		9-b

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	265,417		46

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen	
	2024	2023
Total exposures relating to funds	¥ 1,266,930	¥ 1,406,026
Look-through Approach	830,130	934,818
Mandate-based Approach	436,765	471,140
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	33	67

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 54-5 and 145 of the FSA Capital Adequacy Notification are shown.

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of risk-weighted assets

Basel III Template No.		Millions of Yen	
		a	c
		Risk-weighted assets	Minimum capital requirements
		September 30, 2024	September 30, 2024
1	Credit risk (excluding counterparty credit risk)	¥ 14,783,312	¥ 1,182,664
2	Of which: Standardised Approach (SA)	579,217	46,337
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	10,154,111	812,328
4	Of which: Supervisory slotting approach	765,370	61,229
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,341,209	187,296
	Of which: Significant investments in commercial entities	—	—
	Of which: Lease residual value	355,193	28,415
	Other assets	588,209	47,056
6	Counterparty credit risk (CCR)	408,372	32,669
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	354,512	28,360
8	Of which: Expected Positive Exposure (EPE)	—	—
	Of which: Central Counterparty (CCP)	21,985	1,758
9	Others	31,874	2,549
10	Credit Valuation Adjustment (CVA)	466,471	37,317
	Of which: SA-CVA	—	—
	Of which: Full BA-CVA	466,471	37,317
	Of which: Reduced BA-CVA	—	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	456,215	36,497
12	Equity investment in funds (Look-Through Approach (LTA))	1,620,968	129,677
13	Equity investment in funds (Mandate-Based Approach (MBA))	1,570,452	125,636
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—
	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	424	33
14	Settlement risk	—	—
15	Securitisation exposures in banking book	458,053	36,644
16	Of which: Internal Ratings-Based Approach (SEC-IRBA)	432,277	34,582
	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach(IAA)	25,762	2,060
17	Of which: Standardised Approach (SEC-SA)	—	—
	Of which: subject to 1,250% risk weight	13	1
18	Market risk	1,032,409	82,592
19	Of which: Standardised Approach (SA)	1,032,409	82,592
20	Of which: Internal Model Approach (IMA)	—	—
	Of which: Simplified Standardised Approach	—	—
21	Capital charge for switch between trading book and banking book	—	—
22	Operational risk	1,511,525	120,922
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	559,144	44,731
24	Floor adjustment	—	—
25	Total	¥ 22,867,349	¥ 1,829,387

Note: The template was changed, as indicated above, as of the end of March 2024. Accordingly, the data for the current fiscal year and the previous fiscal year are presented separately. For the data for the previous fiscal year, please refer to the following page.

OV1: Overview of Risk-weighted assets (RWA)

OV1		Millions of Yen	
		b	d
		Risk-weighted assets (RWA)	Minimum capital requirements
Basel III Template No.		September 30, 2023	September 30, 2023
1	Credit risk (excluding counterparty credit risk)	¥ 14,318,394	¥ 1,206,651
2	of Which: Standardised Approach (SA)	543,641	43,491
3	of Which: Internal Ratings-Based (IRB) Approach	12,745,751	1,080,839
	of Which: Significant investments in commercial entities	—	—
	of Which: Lease residual value	279,946	22,395
	Other assets	749,053	59,924
4	Counterparty credit risk (CCR)	1,394,118	113,853
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—
	of Which: Current Exposure Method (CEM)	468,784	39,729
6	of Which: Expected Positive Exposure (EPE)	—	—
	of Which: Credit Valuation Adjustment (CVA)	691,216	55,297
	of Which: Central Counterparty (CCP)	70,897	5,671
	Others	163,220	13,155
7	Equity positions in banking book under market-based approach	326,544	27,690
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,434	147,554
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,854,952	148,396
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	841	67
11	Settlement risk	—	—
12	Securitisation exposures in banking book	371,322	29,705
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	355,787	28,463
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,451	1,236
15	of Which: Standardised Approach (SEC-SA)	—	—
	of Which: subject to 1,250% risk weight	83	6
16	Market risk	1,819,474	145,557
17	of Which: Standardised Approach (SA)	116,391	9,311
18	of Which: Internal Model Approaches (IMA)	1,703,082	136,246
19	Operational risk	1,076,844	86,147
20	of Which: Basic Indicator Approach (BIA)	242,863	19,429
21	of Which: The Standardised Approach (TSA)	—	—
22	of Which: Advanced Measurement Approach (AMA)	833,980	66,718
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	460,936	39,087
	Amounts included under transitional arrangements	—	—
24	Floor adjustment	—	—
25	Total (after applying scaling factor)	¥ 24,308,911	¥ 1,944,712

Note: Total risk-weighted assets of Template No.25 are only applied scaling factor.

CR1: Credit quality of assets

CR1 Item No.		Millions of Yen			
		September 30, 2024			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 123,093	¥ 30,950,323	¥ 90,656	¥ 30,982,761
2	Debt Securities	0	6,911,430	—	6,911,430
3	Other on-balance sheet assets (debt-based assets)	14,081	27,939,468	4,161	27,949,387
4	Total on-balance sheet assets (1+2+3)	137,175	65,801,221	94,818	65,843,579
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	¥ 256	¥ 643,088	¥ 1,197	¥ 642,146
6	Commitments, etc.	1,960	4,601,691	1,542	4,602,109
7	Total off-balance sheet assets (5+6)	2,217	5,244,779	2,740	5,244,256
Total					
8	Total (4+7)	¥ 139,392	¥ 71,046,001	¥ 97,558	¥ 71,087,835

Note: The aggregate calculation in this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR1 Item No.		Millions of Yen			
		September 30, 2023			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 106,873	¥ 32,078,402	¥ 93,635	¥ 32,091,640
2	Debt Securities	0	4,475,400	—	4,475,400
3	Other on-balance sheet assets (debt-based assets)	15,334	23,698,126	13,567	23,699,893
4	Total on-balance sheet assets (1+2+3)	122,208	60,251,929	107,203	60,266,934
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	¥ 127	¥ 607,665	¥ 787	¥ 607,005
6	Commitments, etc.	948	5,179,915	1,492	5,179,371
7	Total off-balance sheet assets (5+6)	1,076	5,787,580	2,279	5,786,377
Total					
8	Total (4+7)	¥ 123,284	¥ 66,039,510	¥ 109,482	¥ 66,053,312

Note: The aggregate calculation in this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR2: Changes in stock of defaulted loans and debt securities

CR2 Item No.		Millions of Yen
		September 30, 2024
		Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 134,825
2	Of which: Newly defaulted	50,087
3	Changes in stock of loans and debt securities for each factor during the first half	Of which: Returning to non-defaulted status 13,211
4	Of which: Written-offs	4,536
5	Of which: Other factors	(29,989)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	137,175

Notes: 1. The end of the previous fiscal year indicates March 31, 2024, and the end of the first half indicates September 30, 2024.
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR2 Item No.		Millions of Yen
		September 30, 2023
		Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 165,939
2	Of which: Newly defaulted	27,481
3	Changes in stock of loans and debt securities for each factor during the first half	Of which: Returning to non-defaulted status 14,249
4	Of which: Written-offs	4,657
5	Of which: Other factors	(52,305)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	122,208

Notes: 1. The end of the previous fiscal year indicates March 31, 2023, and the end of the first half indicates September 30, 2023.
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3 Item No.		Millions of Yen				
		September 30, 2024				
		a	b	c	d	e
		Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 28,166,970	¥ 2,815,790	¥ 800,747	¥ 147,521	¥ —
2	Debt Securities	6,911,430	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	27,949,387	0	0	—	—
4	Total (1+2+3)	¥ 63,027,788	¥ 2,815,790	¥ 800,747	¥ 147,521	¥ —
5	Of which: defaulted	39,031	16,214	14,921	121	—

CR3 Item No.		Millions of Yen				
		September 30, 2023				
		a	b	c	d	e
		Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 30,681,812	¥ 1,409,828	¥ 420,319	¥ 298,227	¥ —
2	Debt Securities	4,475,400	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	23,699,776	116	108	4	—
4	Total (1+2+3)	¥ 58,856,989	¥ 1,409,945	¥ 420,427	¥ 298,231	¥ —
5	Of which: defaulted	93,130	7,916	7,245	—	—

CR4: Standardised approach – Credit risk exposure and Credit risk mitigation (CRM) effects

CR4 Item No.		Millions of Yen, %					
		September 30, 2024					
		a	b	c	d	e	f
	Asset classes	Exposures pre-CCF and pre-CRM On-balance sheet amount	Exposures pre-CCF and pre-CRM Off-balance sheet amount	Exposures post-CCF and post-CRM On-balance sheet amount	Exposures post-CCF and post-CRM Off-balance sheet amount	Credit RWA amount	RWA density
1a	Government of Japan and Bank of Japan (BOJ)	¥ 60	¥ —	¥ 60	¥ —	¥ 0	0.00%
1b	Foregin central governments and foregin central banks	526,789	—	526,789	—	13,318	2.52
1c	Bank for International Settlements, etc.	—	—	—	—	—	—
2a	Local governments of Japan	—	—	—	—	—	—
2b	Foregin non-central government public sector entities (PSE)	20,005	—	20,005	—	10,060	50.28
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	1	—	1	—	0	10.00
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	—	—	—	—	—	—
4	Financial institutions, type I financial institutions and insurance companies	281,580	—	281,580	—	110,026	39.07
	Of which: Type I financial institutions and insurance companies	18,682	—	18,682	—	8,968	48.00
5	Covered bonds	—	—	—	—	—	—
6	Corporates, etc. (including Specialised lending)	401,791	69,506	401,791	26,834	425,030	99.16
	Of which: Specialised lending	27,461	—	27,461	—	28,793	104.84
7a	Subordinated debt and equities, etc.	—	—	—	—	—	—
7b	Equities, etc.	19,457	—	19,457	—	19,457	100.00
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—	—
	Of which: Transactors	—	—	—	—	—	—
9	Rael estate	—	—	—	—	—	—
	Of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—
	Of which: Regulatory residential real estate (non-residential property)	—	—	—	—	—	—
	Of which: Regulatory commercial real estate	—	—	—	—	—	—
	Of which: Other regulatory commercial real estate	—	—	—	—	—	—
	Of which: Land acquisition, development and construction (ADC)	—	—	—	—	—	—
10a	Past due loans for more three months or more, etc. (excluging residential mortgage loans)	816	679	816	67	1,324	149.85
10b	Past due loans for more three months or more (residential mortgage loans)	—	—	—	—	—	—
11a	Cash	12	—	12	—	0	0.00
11b	Uncollected notes	—	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	¥1,250,514	¥ 70,185	¥1,250,514	¥ 26,902	¥ 579,217	45.34%

Note: The template has been changed, as indicated above, as of the end of March 2024.

CR4		Millions of Yen, %										
		September 30, 2023										
		a		b		c		d		e	f	
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density					
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount							
1	Cash	¥	118	¥	—	¥	118	¥	—	¥	—	—%
2	Government of Japan and Bank of Japan (BOJ)		64		—		64		—		—	—
3	Foreign central governments and foreign central banks		380,011		—		380,011		—		30,294	7.97
4	Bank for International Settlements, etc.		—		—		—		—		—	—
5	Local governments of Japan		—		—		—		—		—	—
6	Foreign non-central government public sector entities (PSEs)		21,719		—		21,719		—		21,684	99.83
7	Multilateral development banks (MDBs)		—		—		—		—		—	—
8	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—
9	Government-affiliated agencies of Japan		5		—		5		—		0	10.00
10	The three local public corporations		—		—		—		—		—	—
11	Financial institutions and type I financial instruments business operators		276,889		—		276,889		—		119,435	43.13
12	Corporates, etc.		354,817		132,134		354,817		17,733		372,225	99.91
13	SMEs, etc. and individuals		—		—		—		—		—	—
14	Residential mortgage loans		—		—		—		—		—	—
15	Real estate acquisition activities, etc.		—		—		—		—		—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		1		3		1		—		1	99.91
17	Past due loans for three months or more (residential mortgage loans)		—		—		—		—		—	—
18	Uncollected notes		—		—		—		—		—	—
19	Guaranteed by credit guarantee corporations, etc.		—		—		—		—		—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—		—		—		—		—	—
21	Investments, etc. (excluding significant investments)		—		—		—		—		—	—
22	Total	¥	1,033,627	¥	132,137	¥1,033,627	¥	17,733	¥	543,641		51.70%

CR5a: Standardised Approach — exposures by asset classes and risk weights

CR5a		Millions of Yen										
		September 30, 2024										
		Credit risk exposure amount (post-CCF and post-CRM)										
Item No.	Asset classes	Risk weight	0%	20%	50%	100%	150%	Others	Total			
1a	Government of Japan and Bank of Japan (BOJ)		¥ 60	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 60		
1b	Foregin central governments and foregin central banks		460,196	66,592	—	—	—	—	—	526,789		
1c	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—		
			0%	10%	20%	50%	100%	150%	Others	Total		
2a	Local governments of Japan		—	—	—	—	—	—	—	—		
2b	Foregin non-central government public sector entities (PSE)		—	—	—	19,891	114	—	—	20,005		
2c	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—		
2d	Government-affiliated agencies of Japan		—	1	—	—	—	—	—	1		
2e	The three local public corporations		—	—	—	—	—	—	—	—		
			0%	20%	30%	50%	100%	150%	Others	Total		
3	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—		
			20%	30%	40%	50%	75%	100%	150%	Others	Total	
4	Financial institutions, type I financial institutions and insurance companies		16,322	163,924	7,021	85,677	—	2,031	6,603	0	281,580	
	Of which: Type I financial institutions and insurance companies		—	15,879	—	—	—	—	2,803	—	18,682	
			10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds		—	—	—	—	—	—	—	—	—	
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates, etc. (including Specialised lending)		42	2,995	11,178	—	4,006	405,966	4,437	—	—	428,626
	Of which: Specialised lending		—	—	—	—	—	23,024	4,437	—	—	27,461
			100%	150%	250%	400%	Others	Total				
7a	Subordinated debt and equities, etc.		—	—	—	—	—	—	—	—	—	
7b	Equities, etc.		19,457	—	—	—	—	—	—	—	19,457	
			45%	75%	100%	Others	Total					
8	Corporate small and medium-sized entities (SMEs) and individuals		—	—	—	—	—	—	—	—	—	
			20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	Real estate of which: Regulatory residential real estate (residential property), etc.		—	—	—	—	—	—	—	—	—	
	Of which : below second lien and met all requirements		20%	31.25%	37.5%	50%	62.5%	Others	Total			
			—	—	—	—	—	—	—	—	—	

CR5a		Millions of Yen									
		September 30, 2024									
Item No.	Asset classes	Risk weight	Credit risk exposure amount (post-CCF and post-CRM)								Total
			30%	35%	45%	60%	75%	105%	150%	Others	
9b	Real estate of which: Regulatory residential real estate (non-residential property)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
			30%	43.75%	56.25%	75%	93.75%	Others	Total		
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	
			70%	90%	110%	150%	Others	Total			
9c	Real estate of which: Regulatory commercial real estate		—	—	—	—	—	—	—	—	
			70%	112.5%	Others	Total					
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	
			60%	Others	Total						
9d	Real estate of which: Other regulatory commercial real estate		—	—	—	—	—	—	—	—	
			60%	Others	Total						
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	
			100%	150%	Others	Total					
9e	Real estate of which: Land acquisition, development and construction (ADC)		—	—	—	—	—	—	—	—	
			50%	100%	150%	Others	Total				
	Past due loans for more three months or more, etc. (excluding residential mortgage loans)		1	—	882	—	884				
10a			—	—	—	—	—	—	—	—	
10b	Past due loans for more three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	
			0%	10%	20%	Others	Total				
11a	Cash		12	—	—	—	—	—	—	12	
11b	Uncollected notes		—	—	—	—	—	—	—	—	
	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CR5b: Standardised Approach — exposures by risk weights

CR5b		Millions of Yen, %			
		September 30, 2024			
Item No.	Risk weight	a	b	c	d
		On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	¥ 707,150	¥ 7	10.00%	¥ 707,151
2	40%~70%	115,581	53	10.00	115,587
3	75%	11,176	16	10.00	11,178
	80%	—	—	—	—
4	85%	4,005	11	10.00	4,006
5	90%~100%	400,744	69,416	38.64	427,569
6	105%~130%	4,437	—	—	4,437
7	150%	7,418	679	10.00	7,486
8	250%	—	—	—	—
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	合計	¥ 1,250,514	¥ 70,185	38.33%	¥ 1,277,417

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CR5: Standardised approach – Exposures by asset classes and risk weights

CR5		Millions of Yen												
		September 30, 2023												
		a	b	c	d	e	f	g	h	i	j	k		
Item No.	Credit risk exposure amounts (post-CCF and post-CRM)													
	Asset classes	Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total	
1	Cash	¥ 118	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 118	
2	Government of Japan and Bank of Japan (BOJ)	64	—	—	—	—	—	—	—	—	—	—	64	
3	Foreign central governments and foreign central banks	319,423	—	—	—	60,588	—	—	—	—	—	—	380,011	
4	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—	—	—	—	
5	Local governments of Japan	—	—	—	—	—	—	—	—	—	—	—	—	
6	Foreign non-central government public sector entities (PSEs)	—	—	10	—	53	—	21,655	—	—	—	—	21,719	
7	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—	—	—	—	
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—	—	—	—	
9	Government-affiliated agencies of Japan	—	5	—	—	—	—	—	—	—	—	—	5	
10	The three local public corporations	—	—	—	—	—	—	—	—	—	—	—	—	
11	Financial institutions and type I financial instruments business operators	—	—	192,197	—	7,392	—	77,299	—	—	—	—	276,889	
12	Corporates, etc.	—	—	—	—	650	—	371,900	—	—	—	—	372,550	
13	SMEs, etc., and individuals	—	—	—	—	—	—	—	—	—	—	—	—	
14	Residential mortgage loans	—	—	—	—	—	—	—	—	—	—	—	—	
15	Real estate acquisition activities, etc.	—	—	—	—	—	—	—	—	—	—	—	—	
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)	—	—	—	—	0	—	1	—	—	—	—	1	
17	Loans past due for three months or more (residential mortgage loans)	—	—	—	—	—	—	—	—	—	—	—	—	
18	Uncollected notes	—	—	—	—	—	—	—	—	—	—	—	—	
19	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—	—	—	—	—	—	—	
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—	—	—	—	—	—	—	
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—	—	—	—	—	—	—	
22	Total	¥ 319,606	¥ 5	¥ 192,208	¥ —	¥ 68,684	¥ —	¥ 470,857	¥ —	¥ —	¥ —	¥ —	¥1,051,361	

CR6: IRB – Credit risk exposures by portfolio and PD range

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2024												
		a	b	c	d	e	f	g	h	i	j	k	l	
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))														
1	0.00 to < 0.15	¥ 4,044,347	¥ 200,033	10.00%	¥ 4,066,527	0.00%	0.0	32.79%	1.9	¥ 27,327	0.67%	¥	18	
2	0.15 to < 0.25	956	2,270	25.46	4	0.20	0.0	32.79	1.0	1	22.16		0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—		—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	—	—	—	12	2.03	0.0	32.79	1.3	11	91.44		0	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—		—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—		—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—		—	
9	Sub-total	¥ 4,045,303	¥ 202,303	10.17%	¥ 4,066,544	0.00%	0.0	32.79%	1.9	¥ 27,339	0.67%	¥	18 ¥	
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))														
1	0.00 to < 0.15	¥26,691,698	¥ 816	100.00%	¥26,698,311	0.00%	0.0	44.99%	4.6	¥ 50,097	0.18%	¥	73	
2	0.15 to < 0.25	3,202	—	—	3,202	0.23	0.0	45.00	4.8	2,281	71.24		3	
3	0.25 to < 0.50	6,249	0	40.00	6,249	0.29	0.0	45.00	2.6	3,954	63.27		8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	1,496	56	100.00	1,552	0.95	0.0	44.08	2.1	1,652	106.41		6	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—		—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—		—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—		—	
9	Sub-total	¥26,702,645	¥ 873	99.99%	¥26,709,315	0.00%	0.0	44.99%	4.6	¥ 57,986	0.21%	¥	92 ¥	
Financial Institution exposures (FIRB)														
1	0.00 to < 0.15	¥ 831,813	¥ 408,823	19.60%	¥ 944,173	0.06%	0.1	46.13%	2.2	¥ 253,140	26.81%	¥	268	
2	0.15 to < 0.25	46,303	36,600	22.29	54,463	0.20	0.0	45.27	1.5	19,678	36.13		50	
3	0.25 to < 0.50	7,148	12,325	43.40	12,498	0.49	0.0	45.00	1.2	6,801	54.41		27	
4	0.50 to < 0.75	—	—	—	—	—	0.0	—	—	—	—		—	
5	0.75 to < 2.50	7,955	5,282	32.04	9,602	1.32	0.0	45.00	1.2	8,239	85.81		57	
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.88	0.0	45.00	1.0	1,589	158.99		35	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—		—	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00		0	
9	Sub-total	¥ 893,219	¥ 473,030	20.36%	¥ 1,021,737	0.09%	0.1	46.06%	2.2	¥ 289,449	28.32%	¥	439 ¥	
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)														
1	0.00 to < 0.15	¥ 870,980	¥ 145,406	42.27%	¥ 937,850	0.07%	0.0	29.18%	3.1	¥ 172,389	18.38%	¥	198	
2	0.15 to < 0.25	224,774	9,386	40.00	225,481	0.20	0.0	28.88	3.4	77,409	34.33		132	
3	0.25 to < 0.50	376,866	47,363	39.79	394,235	0.44	0.3	26.56	2.5	149,831	38.00		466	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	194,308	19,260	42.33	202,582	1.42	0.2	25.72	2.6	117,937	58.21		748	
6	2.50 to < 10.00	33,261	3,890	48.79	35,558	6.49	0.0	28.37	1.7	34,750	97.72		660	
7	10.00 to < 100.00	1,343	—	—	854	18.41	0.0	31.92	1.0	1,323	154.87		50	
8	100.00 (Default)	13,661	450	40.00	13,992	100.00	0.0	28.46	1.0	5,363	38.33		3,553	
9	Sub-total	¥ 1,715,197	¥ 225,757	41.77%	¥ 1,810,554	1.22%	0.8	28.17%	2.9	¥ 559,005	30.87%	¥	5,809 ¥	

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2024											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	¥ 7,659,622	¥ 2,982,214	42.58%	¥ 8,972,778	0.08%	0.8	41.94%	2.5	¥ 2,393,863	26.67%	¥ 3,034	
2	0.15 to < 0.25	2,080,713	423,774	50.55	2,269,491	0.20	0.4	41.71	2.3	1,010,722	44.53	1,949	
3	0.25 to < 0.50	2,239,078	588,853	47.18	2,501,912	0.37	1.3	39.91	2.3	1,368,941	54.71	3,709	
4	0.50 to < 0.75	151,499	29,580	37.82	162,689	0.57	0.0	41.64	3.5	143,749	88.35	388	
5	0.75 to < 2.50	911,494	138,640	40.09	917,006	1.44	1.2	37.68	2.9	847,103	92.37	4,936	
6	2.50 to < 10.00	216,551	73,711	44.36	248,246	6.29	0.3	39.11	2.5	359,704	144.89	6,121	
7	10.00 to < 100.00	56,379	1,014	49.86	45,911	24.57	0.0	42.74	4.1	115,185	250.88	4,783	
8	100.00 (Default)	55,416	767	40.00	62,443	100.00	0.0	35.91	1.0	0	0.00	22,427	
9	Sub-total	¥ 13,370,757	¥ 4,238,556	43.93%	¥ 15,180,479	0.82%	4.5	41.24%	2.5	¥ 6,239,270	41.10%	¥ 47,350	¥ 66,115
SME exposures (AIRB)													
1	0.00 to < 0.15	¥ 10,609	¥ 7,000	40.00%	¥ 13,409	0.12%	0.0	32.79%	2.5	¥ 3,172	23.65%	¥ 5	
2	0.15 to < 0.25	118,281	—	—	115,676	0.20	0.0	29.08	3.0	32,084	27.73	68	
3	0.25 to < 0.50	98,876	4,624	40.00	97,997	0.41	0.0	26.83	2.4	32,178	32.83	106	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	92,718	7,165	47.70	95,648	1.78	0.1	24.46	2.7	49,183	51.42	413	
6	2.50 to < 10.00	11,371	1,914	41.14	11,638	7.31	0.0	26.21	1.6	8,904	76.50	225	
7	10.00 to < 100.00	1,034	270	40.00	1,130	18.41	0.0	29.26	2.8	1,541	136.36	60	
8	100.00 (Default)	740	—	—	889	100.00	0.0	28.90	1.0	318	35.81	231	
9	Sub-total	¥ 333,630	¥ 20,974	42.73%	¥ 336,391	1.28%	0.2	27.16%	2.7	¥ 127,384	37.86%	¥ 1,111	¥ 933
SME exposures (FIRB)													
1	0.00 to < 0.15	¥ 3,381	¥ —	—%	¥ 3,381	0.12%	0.0	74.62%	4.9	¥ 2,886	85.37%	¥ 3	
2	0.15 to < 0.25	3,858	—	—	3,858	0.20	0.0	32.94	4.3	1,797	46.59	2	
3	0.25 to < 0.50	209,219	4,799	48.26	210,329	0.48	0.7	26.12	4.4	90,291	42.92	266	
4	0.50 to < 0.75	2,668	—	—	2,668	0.57	0.0	34.02	4.9	1,651	61.88	5	
5	0.75 to < 2.50	337,751	14,614	39.58	340,605	1.66	1.7	27.38	4.4	213,129	62.57	1,561	
6	2.50 to < 10.00	4,795	85	40.00	4,824	6.99	0.0	30.68	3.6	4,350	90.17	99	
7	10.00 to < 100.00	132	—	—	132	18.41	0.0	40.00	3.3	225	170.38	9	
8	100.00 (Default)	1,439	—	—	1,439	100.00	0.0	26.78	1.0	0	0.00	385	
9	Sub-total	¥ 563,245	¥ 19,499	41.72%	¥ 567,238	1.50%	2.5	27.29%	4.4	¥ 314,332	55.41%	¥ 2,333	¥ 1,653
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,382,987	¥ 118,169	40.95%	¥ 1,431,384	0.08%	0.3	31.02%	4.0	¥ 381,845	26.67%	¥ 377	
2	0.15 to < 0.25	518,554	142,142	40.00	575,411	0.23	0.1	29.05	4.3	251,746	43.75	394	
3	0.25 to < 0.50	678,683	132,651	42.23	734,714	0.32	0.1	27.30	3.9	323,682	44.05	648	
4	0.50 to < 0.75	136,190	30,073	40.07	148,241	0.58	0.0	26.77	3.6	76,551	51.63	231	
5	0.75 to < 2.50	298,091	60,073	40.84	322,628	1.32	0.0	28.47	3.5	233,232	72.29	1,232	
6	2.50 to < 10.00	131,459	89,790	40.30	167,648	4.20	0.0	28.30	3.7	164,227	97.95	2,053	
7	10.00 to < 100.00	113,033	12,760	41.34	118,308	20.72	0.0	32.13	3.0	195,560	165.29	8,205	
8	100.00 (Default)	10,956	—	—	14,236	100.00	0.0	26.08	1.0	633	4.44	3,663	
9	Sub-total	¥ 3,269,956	¥ 585,661	40.86%	¥ 3,512,573	1.59%	0.9	29.39%	3.9	¥ 1,627,480	46.33%	¥ 16,806	¥ 18,270

CR6		Millions of Yen, %, 1,000 cases, Year													
		September 30, 2024													
		a	b	c	d	e	f	g	h	i	j	k	l		
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions		
Specialised lending (FIRB)															
1	0.00 to < 0.15	¥ 6,593	¥ —	—%	¥ 6,593	0.09%	0.3	40.11%	1.0	¥ 1,032	15.66%	¥ 2			
2	0.15 to < 0.25	1,690	—	—	1,690	0.23	0.1	40.00	1.0	528	31.25	1			
3	0.25 to < 0.50	2,871	—	—	2,871	0.30	0.1	40.07	1.0	1,014	35.34	3			
4	0.50 to < 0.75	1,158	—	—	1,158	0.58	0.0	40.00	1.0	582	50.26	2			
5	0.75 to < 2.50	1,054	—	—	1,054	1.31	0.0	40.00	1.0	757	71.78	5			
6	2.50 to < 10.00	381	—	—	381	5.76	0.0	40.00	1.0	466	122.21	8			
7	10.00 to < 100.00	854	—	—	854	21.92	0.0	40.02	1.0	1,597	186.92	75			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 14,604	¥ —	—%	¥ 14,604	1.70%	0.7	40.06%	1.0	¥ 5,979	40.94%	¥ 99	¥ 48		
Equity exposures (PD/LGD Approach)															
1	0.00 to < 0.15	¥ 922,848	¥ —	—%	¥ 922,848	0.07%	0.2	90.00%	5.0	¥ 988,855	107.15%	¥ —			
2	0.15 to < 0.25	133,392	—	—	133,392	0.20	0.1	90.00	5.0	192,309	144.16	—			
3	0.25 to < 0.50	68,563	—	—	68,563	0.36	0.2	90.00	5.0	123,717	180.44	—			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	13,394	—	—	13,394	1.49	0.1	90.00	5.0	38,515	287.53	—			
6	2.50 to < 10.00	10,176	—	—	10,176	6.99	0.0	90.00	5.0	44,062	432.99	—			
7	10.00 to < 100.00	749	—	—	749	18.41	0.0	90.00	5.0	4,776	636.97	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 1,149,126	¥ —	—%	¥ 1,149,126	0.19%	0.9	90.00%	5.0	¥ 1,392,236	121.15%	¥ —			
Purchased receivables for corporates, etc. (default risk) (FIRB)															
1	0.00 to < 0.15	¥ 347,896	¥ 4,566	100.00%	¥ 345,969	0.07%	0.2	41.31%	1.2	¥ 57,696	16.67%	¥ 109			
2	0.15 to < 0.25	91,834	20,264	10.00	91,816	0.20	0.1	40.01	1.1	26,300	28.64	76			
3	0.25 to < 0.50	128,830	570	40.00	126,218	0.39	0.9	40.08	1.3	55,136	43.68	201			
4	0.50 to < 0.75	3,567	—	—	3,567	0.57	0.0	40.00	5.0	3,292	92.27	8			
5	0.75 to < 2.50	73,039	—	—	71,543	1.54	2.4	40.16	1.5	60,150	84.07	443			
6	2.50 to < 10.00	5,633	—	—	5,625	3.31	0.0	40.00	2.2	6,439	114.46	74			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	3,779	—	—	3,779	100.00	0.0	40.00	1.0	0	0.00	1,511			
9	Sub-total	¥ 654,581	¥ 25,400	26.85%	¥ 648,521	0.93%	3.8	40.73%	1.3	¥ 209,015	32.22%	¥ 2,425	¥ 547		
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)															
1	0.00 to < 0.15	¥ 465,113	¥ 16,211	10.00%	¥ 466,734	0.07%	0.0	84.43%	1.2	¥ 137,468	29.45%	¥ 291			
2	0.15 to < 0.25	53,951	570	40.00	54,179	0.20	0.0	80.80	1.8	33,586	61.99	87			
3	0.25 to < 0.50	15,074	4,566	100.00	19,640	0.41	0.0	84.77	1.5	18,764	95.54	70			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	710	—	—	710	1.01	0.0	78.83	1.2	989	139.31	5			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 534,848	¥ 21,347	30.05%	¥ 541,264	0.09%	0.1	84.07%	1.3	¥ 190,809	35.25%	¥ 454	¥ 234		

CR6		Millions of Yen, %, 1,000 cases, Year																	
		September 30, 2024																	
		a	b	c	d	e	f	g	h	i	j	k	l						
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions						
Purchased receivables for retail (default risk)																			
1	0.00 to < 0.15	¥	—	¥	—	—%	¥	—	—%	—	—%	—	¥	—	—				
2	0.15 to < 0.25		—		—	—	—	—	—	—	—	—	—	—	—				
3	0.25 to < 0.50		7,277		—	—	7,277	0.29	12.0	72.08	—	2,738	37.63	15					
4	0.50 to < 0.75		—		—	—	—	—	—	—	—	—	—	—					
5	0.75 to < 2.50		—		—	—	—	—	—	—	—	—	—	—					
6	2.50 to < 10.00		—		—	—	—	—	—	—	—	—	—	—					
7	10.00 to < 100.00		—		—	—	—	—	—	—	—	—	—	—					
8	100.00 (Default)		—		—	—	—	—	—	—	—	—	—	—					
9	Sub-total	¥	7,277	¥	—	—%	¥	7,277	0.29%	12.0	72.08%	—	¥	2,738	37.63%	¥	15	¥	11
Qualifying revolving retail exposures																			
1	0.00 to < 0.15	¥		0	¥	35,488	28.20%	¥	10,010	0.10%	39.9	58.41%	—	¥	352	3.51%	¥		5
2	0.15 to < 0.25		47,914		174,592	17.74		78,899	0.21	179.0	71.28	—		6,292	7.97		119		
3	0.25 to < 0.50		20,069		830,701	10.91		110,710	0.34	123.6	75.83	—		13,976	12.62		290		
4	0.50 to < 0.75		46,579		72,007	17.74		59,358	0.52	93.1	71.28	—		9,737	16.40		220		
5	0.75 to < 2.50		12,341		125,363	24.23		42,718	1.14	92.7	71.30	—		12,701	29.73		349		
6	2.50 to < 10.00		34,851		20,962	23.33		39,742	4.87	39.2	71.64	—		32,339	81.37		1,387		
7	10.00 to < 100.00		185		986	13.45		317	53.17	0.6	68.83	—		532	167.60		121		
8	100.00 (Default)		5,552		3,512	9.73		5,903	100.00	6.4	72.24	—		5,837	98.89		3,797		
9	Sub-total	¥	167,493	¥	1,263,614	14.25%	¥	347,660	2.69%	574.7	72.41%	—	¥	81,770	23.52%	¥	6,291	¥	7,452
Residential mortgage exposures																			
1	0.00 to < 0.15	¥	2,674,064	¥	11,297	100.00%	¥	2,685,361	0.10%	106.9	16.15%	—	¥	103,592	3.85%	¥		439	
2	0.15 to < 0.25		3,210,019		19	100.00		3,210,038	0.18	163.2	15.76	—		190,967	5.94		938		
3	0.25 to < 0.50		4,186,975		1,673	100.00		4,188,648	0.35	268.3	14.93	—		379,056	9.04		2,215		
4	0.50 to < 0.75		64,879		—	—		64,879	0.67	4.7	20.52	—		12,745	19.64		89		
5	0.75 to < 2.50		101,820		19	100.00		101,839	0.84	10.7	17.92	—		20,325	19.95		153		
6	2.50 to < 10.00		—		—	—		—	—	—	—	—		—	—		—		
7	10.00 to < 100.00		77,162		—	—		77,162	19.83	4.6	15.78	—		68,184	88.36		2,413		
8	100.00 (Default)		29,192		159	100.00		29,730	100.00	2.1	16.75	—		8,387	28.21		4,311		
9	Sub-total	¥	10,344,115	¥	13,168	100.00%	¥	10,357,662	0.67%	560.8	15.58%	—	¥	783,260	7.56%	¥	10,560	¥	20,822
Other retail exposures																			
1	0.00 to < 0.15	¥		0	¥	18,225	23.59%	¥	4,299	0.08%	16.3	32.18%	—	¥	303	7.06%	¥		1
2	0.15 to < 0.25		184,857		—	—		184,857	0.23	53.7	69.11	—		57,508	31.10		299		
3	0.25 to < 0.50		427,000		2,748	100.00		429,748	0.43	71.2	35.23	—		98,519	22.92		643		
4	0.50 to < 0.75		186,035		116,057	10.36		198,067	0.56	216.3	48.24	—		74,399	37.56		555		
5	0.75 to < 2.50		174,294		26	42.73		174,306	1.16	84.9	60.48	—		113,088	64.87		1,248		
6	2.50 to < 10.00		59,282		20,938	47.33		69,193	5.13	45.8	43.57	—		44,159	63.81		1,416		
7	10.00 to < 100.00		2,820		676	91.22		3,437	39.05	0.8	39.51	—		3,138	91.30		620		
8	100.00 (Default)		15,353		1,823	28.31		16,168	100.00	9.1	53.15	—		5,418	33.51		8,161		
9	Sub-total	¥	1,049,644	¥	160,496	18.77%	¥	1,080,078	2.45%	498.4	48.29%	—	¥	396,535	36.71%	¥	12,945	¥	11,485

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2024												
		a	b	c	d	e	f	g	h	i	j	k	l	
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Lease transactions														
1	0.00 to < 0.15	¥ 212,204	¥ —	—%	¥ 212,204	0.07%	0.4	41.20%	2.3	¥ 43,915	20.69%	¥ 65		
2	0.15 to < 0.25	130,396	—	—	130,396	0.20	0.1	40.00	3.1	58,019	44.49	106		
3	0.25 to < 0.50	56,477	—	—	56,477	0.40	0.3	40.06	2.8	32,267	57.13	90		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	43,682	—	—	43,682	1.72	0.2	40.00	2.9	42,574	97.46	300		
6	2.50 to < 10.00	7,360	—	—	7,360	6.66	0.0	40.00	2.0	9,889	134.36	196		
7	10.00 to < 100.00	2,060	—	—	2,060	18.41	0.0	40.00	2.5	4,060	197.08	151		
8	100.00 (Default)	265	—	—	265	100.00	0.0	40.00	1.0	0	0.00	106		
9	Sub-total	¥ 452,447	¥ —	—%	¥ 452,447	0.56%	1.2	40.57%	2.6	¥ 190,727	42.15%	¥ 1,018	¥ 794	
Total (all portfolios)		¥ 65,268,098	¥ 7,250,685	35.41%	¥ 67,803,478	0.49%	1,662.5	38.65%	2.9	¥ 12,495,321	18.42%	¥ 107,775	¥ 136,819	

Notes: 1. “Number of obligors” in Column f: “Qualifying revolving retail exposures,” “Residential mortgage exposures,” and “Other retail exposures” are tallied with the number of loans, because it is difficult to grasp the number of some obligors.
2. Financial Institution exposures (AIRB), purchased receivables for corporates, etc. on default risk (AIRB), purchased receivables for corporates, etc. on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on dilution risk and originator risk of loan participation are not applicable.

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2023												
		a	b	c	d	e	f	g	h	i	j	k	l	
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))														
1	0.00 to < 0.15	¥ 2,804,845	¥ 33	75.00%	¥ 2,815,074	0.00%	0.0	33.13%	2.3	¥ 26,710	0.94%	¥ 16		
2	0.15 to < 0.25	1,064	1,120	75.00	1,830	0.20	0.0	33.14	1.3	455	24.90	1		
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 2,805,910	¥ 1,153	75.00%	¥ 2,816,904	0.00%	0.0	33.13%	2.3	¥ 27,166	0.96%	¥ 18	¥ 22	
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))														
1	0.00 to < 0.15	¥ 23,581,794	¥ 261,807	75.69%	¥ 23,779,979	0.00%	0.1	44.99%	1.1	¥ 142,921	0.60%	¥ 174		
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.44	0		
3	0.25 to < 0.50	12,564	0	75.00	12,564	0.29	0.0	45.00	3.6	8,746	69.60	16		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 23,594,359	¥ 261,807	75.69%	¥ 23,792,544	0.00%	0.1	44.99%	1.1	¥ 151,667	0.63%	¥ 191	¥ 439	
Financial Institution exposures (AIRB)														
1	0.00 to < 0.15	¥ 495,287	¥ —	—%	¥ 515,965	0.05%	0.0	31.20%	2.4	¥ 90,592	17.55%	¥ 90		
2	0.15 to < 0.25	42,800	9,000	75.00	49,550	0.20	0.0	33.14	1.2	12,070	24.36	33		
3	0.25 to < 0.50	11,170	7,575	86.79	17,745	0.49	0.0	33.14	1.2	7,162	40.36	29		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	5,777	2,182	89.89	7,739	1.51	0.0	33.14	1.0	4,921	63.58	38		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 555,034	¥ 18,757	81.49%	¥ 590,999	0.09%	0.0	31.45%	2.3	¥ 114,747	19.41%	¥ 192	¥ 329	
Financial Institution exposures (FIRB)														
1	0.00 to < 0.15	¥ 274,431	¥ 134,445	75.00%	¥ 375,265	0.05%	0.0	47.67%	2.3	¥ 108,497	28.91%	¥ 104		
2	0.15 to < 0.25	21,667	—	—	21,667	0.20	0.0	74.76	1.4	12,333	56.92	33		
3	0.25 to < 0.50	8	—	—	8	0.49	0.0	45.00	1.0	4	51.86	0		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	2,249	—	—	2,249	0.97	0.0	45.00	3.0	2,207	98.14	9		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 298,356	¥ 134,445	75.00%	¥ 399,190	0.07%	0.0	49.12%	2.2	¥ 123,043	30.82%	¥ 147	¥ 74	

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2023												
		a	b	c	d	e	f	g	h	i	j	k	l	
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)														
1	0.00 to < 0.15	¥ 8,077,070	¥ 2,963,419	76.07%	¥ 10,438,503	0.07%	0.7	32.30%	2.4	¥ 1,858,935	17.80%	¥ 2,433		
2	0.15 to < 0.25	1,871,109	446,660	74.46	2,167,023	0.20	0.4	31.81	2.2	687,829	31.74	1,408		
3	0.25 to < 0.50	2,332,966	526,433	73.27	2,722,700	0.38	1.1	30.94	2.3	1,137,166	41.76	3,217		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	842,265	138,382	74.00	899,996	1.53	0.6	28.93	2.1	575,750	63.97	4,021		
6	2.50 to < 10.00	112,826	58,180	74.90	157,146	7.57	0.0	30.45	1.6	179,970	114.52	3,634		
7	10.00 to < 100.00	26,676	278	100.00	11,104	18.41	0.0	32.88	1.2	17,936	161.51	672		
8	100.00 (Default)	33,453	909	75.00	36,609	100.00	0.0	31.79	1.0	16,425	44.86	10,324		
9	Sub-total	¥ 13,296,368	¥ 4,134,264	75.45%	¥ 16,433,083	0.52%	3.0	31.81%	2.4	¥ 4,474,012	27.22%	¥ 25,712	¥ 47,025	
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)														
1	0.00 to < 0.15	¥ 822,303	¥ 307,579	83.95%	¥ 1,087,935	0.07%	0.8	50.68%	2.7	¥ 351,622	32.32%	¥ 404		
2	0.15 to < 0.25	36,849	33,956	100.00	71,012	0.20	0.4	55.94	2.4	46,343	65.26	81		
3	0.25 to < 0.50	590,880	105,535	73.83	668,633	0.33	1.3	45.95	2.9	441,955	66.09	1,003		
4	0.50 to < 0.75	142,956	34,181	75.00	168,592	0.62	0.0	45.00	3.1	150,786	89.43	475		
5	0.75 to < 2.50	435,247	15,143	76.03	446,554	1.41	1.3	43.08	3.7	518,113	116.02	2,697		
6	2.50 to < 10.00	129,368	6,344	73.93	134,054	4.92	0.3	43.53	4.1	220,371	164.38	2,841		
7	10.00 to < 100.00	67,924	0	75.00	68,837	30.61	0.0	44.67	4.3	184,621	268.20	9,403		
8	100.00 (Default)	20,201	20	0.00	25,477	100.00	0.0	43.16	1.0	0	0.00	10,996		
9	Sub-total	¥ 2,245,731	¥ 502,761	81.93%	¥ 2,671,098	2.38%	4.4	47.42%	3.0	¥ 1,913,814	71.64%	¥ 27,903	¥ 21,459	
SME exposures (AIRB)														
1	0.00 to < 0.15	¥ 20,082	¥ 4,300	75.00%	¥ 21,407	0.12%	0.0	29.65%	3.2	¥ 5,038	23.53%	¥ 7		
2	0.15 to < 0.25	110,294	—	—	84,689	0.20	0.0	29.57	3.2	25,705	30.35	51		
3	0.25 to < 0.50	117,422	9,162	97.99	111,807	0.42	0.0	24.52	2.8	32,999	29.51	109		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	100,480	14,909	76.75	109,771	1.58	0.1	22.02	2.6	48,788	44.44	371		
6	2.50 to < 10.00	11,700	1,581	71.92	12,837	7.50	0.0	22.22	1.6	8,825	68.74	216		
7	10.00 to < 100.00	459	—	—	459	18.41	0.0	12.38	3.0	243	52.97	10		
8	100.00 (Default)	1,380	—	—	1,455	100.00	0.0	29.48	1.0	599	41.20	381		
9	Sub-total	¥ 361,819	¥ 29,952	82.74%	¥ 342,428	1.43%	0.2	25.21%	2.8	¥ 122,201	35.68%	¥ 1,147	¥ 1,574	
SME exposures (FIRB)														
1	0.00 to < 0.15	¥ 3,553	¥ —	—%	¥ 3,553	0.12%	0.0	74.55%	4.9	¥ 2,832	79.72%	¥ 3		
2	0.15 to < 0.25	49	—	—	49	0.20	0.0	44.97	1.0	13	27.15	0		
3	0.25 to < 0.50	103,800	2,098	75.00	104,035	0.49	0.6	37.23	4.6	64,202	61.71	189		
4	0.50 to < 0.75	3,087	—	—	3,087	0.62	0.0	40.00	4.9	2,315	75.01	7		
5	0.75 to < 2.50	296,787	4,967	75.61	298,553	1.67	1.6	39.21	4.7	275,542	92.29	1,966		
6	2.50 to < 10.00	4,300	—	—	4,416	7.18	0.0	39.42	3.9	5,437	123.11	123		
7	10.00 to < 100.00	412	—	—	412	18.41	0.0	45.00	3.0	802	194.42	34		
8	100.00 (Default)	3,987	36	0.00	4,063	100.00	0.0	39.80	1.0	0	0.00	1,617		
9	Sub-total	¥ 415,978	¥ 7,103	75.04%	¥ 418,170	2.39%	2.3	39.04%	4.6	¥ 351,146	83.97%	¥ 3,942	¥ 254	

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2023												
		a	b	c	d	e	f	g	h	i	j	k	l	
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Specialised lending (AIRB)														
1	0.00 to < 0.15	¥ 1,371,123	¥ 151,604	75.04%	¥ 1,484,897	0.08%	0.3	27.87%	4.1	¥ 359,319	24.19%	¥ 367		
2	0.15 to < 0.25	149,769	37,511	75.00	177,903	0.20	0.0	28.09	3.2	63,160	35.50	102		
3	0.25 to < 0.50	998,285	198,773	75.18	1,147,741	0.31	0.2	26.01	4.3	503,682	43.88	961		
4	0.50 to < 0.75	173,200	42,191	73.27	204,115	0.65	0.0	25.29	4.2	112,575	55.15	336		
5	0.75 to < 2.50	317,992	66,587	73.05	366,640	1.49	0.0	24.68	3.1	220,345	60.09	1,326		
6	2.50 to < 10.00	38,371	37,597	73.09	65,854	3.80	0.0	23.59	4.4	55,883	84.85	618		
7	10.00 to < 100.00	140,888	14,830	75.00	152,011	21.86	0.0	33.21	3.1	261,789	172.21	11,184		
8	100.00 (Default)	2,391	—	—	2,397	100.00	0.0	37.55	1.0	1,257	52.43	799		
9	Sub-total	¥ 3,192,022	¥ 549,097	74.58%	¥ 3,601,562	1.39%	0.8	26.97%	4.0	¥ 1,578,013	43.81%	¥ 15,696		¥ 5,294
Specialised lending (FIRB)														
1	0.00 to < 0.15	¥ 4,883	¥ —	—%	¥ 4,883	0.09%	0.2	45.00%	1.0	¥ 825	16.89%	¥ 1		
2	0.15 to < 0.25	212	—	—	212	0.20	0.0	45.00	1.0	64	30.44	0		
3	0.25 to < 0.50	5,573	—	—	5,573	0.33	0.2	45.00	1.0	2,297	41.21	8		
4	0.50 to < 0.75	753	—	—	753	0.65	0.0	45.00	1.0	451	60.01	2		
5	0.75 to < 2.50	1,127	—	—	1,127	1.35	0.0	45.00	1.0	921	81.72	6		
6	2.50 to < 10.00	77	—	—	77	4.96	0.0	45.00	1.0	99	129.34	1		
7	10.00 to < 100.00	1,197	—	—	1,197	19.09	0.0	45.00	1.0	2,482	207.20	102		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 13,825	¥ —	—%	¥ 13,825	1.99%	0.7	45.00%	1.0	¥ 7,142	51.66%	¥ 124		¥ —
Equity exposures (PD/LGD Approach)														
1	0.00 to < 0.15	¥ 1,072,100	¥ —	—%	¥ 704,367	0.06%	0.2	90.00%	5.0	¥ 806,739	114.53%	¥ —		
2	0.15 to < 0.25	142,923	—	—	102,642	0.20	0.1	90.00	5.0	150,194	146.32	—		
3	0.25 to < 0.50	76,682	—	—	52,664	0.36	0.3	90.00	5.0	95,635	181.59	—		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	22,246	968	75.00	19,946	1.63	0.2	90.00	5.0	60,646	304.04	—		
6	2.50 to < 10.00	4,705	—	—	4,143	7.20	0.0	90.00	5.0	17,322	418.03	—		
7	10.00 to < 100.00	3,466	—	—	2,402	18.41	0.0	90.00	5.0	15,146	630.47	—		
8	100.00 (Default)	424	—	—	315	100.00	0.0	90.00	5.0	3,553	1,125.00	—		
9	Sub-total	¥ 1,322,551	¥ 968	75.00%	¥ 886,482	0.25%	1.0	90.00%	5.0	¥ 1,149,238	129.64%	¥ —		
Purchased receivables for corporates, etc. (default risk) (AIRB)														
1	0.00 to < 0.15	¥ 8,597	¥ —	—%	¥ 8,597	0.10%	0.0	33.14%	3.6	¥ 2,573	29.93%	¥ 2		
2	0.15 to < 0.25	5,000	—	—	5,000	0.20	0.0	33.14	3.5	2,003	40.07	3		
3	0.25 to < 0.50	15,325	570	75.00	15,753	0.41	0.0	30.34	3.4	7,880	50.02	19		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	43,614	—	—	43,614	1.50	0.0	33.10	3.6	38,132	87.43	217		
6	2.50 to < 10.00	5,776	—	—	5,776	7.77	0.0	33.14	1.3	6,908	119.59	148		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	4,359	—	—	4,359	100.00	0.0	33.14	1.0	2,042	46.86	1,281		
9	Sub-total	¥ 82,673	¥ 570	75.00%	¥ 83,100	6.67%	0.0	32.59%	3.3	¥ 59,541	71.65%	¥ 1,673		¥ 6

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2023												
		a	b	c	d	e	f	g	h	i	j	k	l	
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)														
1	0.00 to < 0.15	¥ 452	¥ —	—%	¥ 452	0.09%	0.0	100.00%	1.0	¥ 176	39.05%	¥ —		
2	0.15 to < 0.25	2,280	570	75.00	2,707	0.22	0.0	100.00	1.0	1,937	71.54	—		
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 2,732	¥ 570	75.00%	¥ 3,159	0.20%	0.0	100.00%	1.0	¥ 2,113	66.90%	¥ —	¥ —	
Purchased receivables for corporates, etc. (default risk) (FIRB)														
1	0.00 to < 0.15	¥ 414,647	¥ 625	75.00%	¥ 415,116	0.07%	0.2	45.00%	1.3	¥ 72,321	17.42%	¥ 132		
2	0.15 to < 0.25	76,921	—	—	76,921	0.20	0.1	45.00	1.0	23,752	30.87	70		
3	0.25 to < 0.50	137,788	—	—	137,788	0.38	1.2	45.00	1.2	65,580	47.59	238		
4	0.50 to < 0.75	3,815	—	—	3,815	0.62	0.0	45.00	4.9	4,049	106.12	10		
5	0.75 to < 2.50	90,513	—	—	90,513	1.54	3.7	45.00	1.2	77,516	85.64	627		
6	2.50 to < 10.00	408	—	—	408	6.60	0.0	45.00	1.0	600	147.07	12		
7	10.00 to < 100.00	782	5,981	75.00	5,268	14.17	0.0	45.00	4.5	12,633	239.77	335		
8	100.00 (Default)	4,923	—	—	4,923	100.00	0.0	45.00	1.0	0	0.00	2,215		
9	Sub-total	¥ 729,800	¥ 6,606	75.00%	¥ 734,754	1.10%	5.3	45.00%	1.3	¥ 256,453	34.90%	¥ 3,644	¥ 502	
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)														
1	0.00 to < 0.15	¥ 515,734	¥ 6,008	75.00%	¥ 520,240	0.07%	0.6	83.95%	1.3	¥ 154,143	29.62%	¥ 38		
2	0.15 to < 0.25	50,971	—	—	50,971	0.21	0.1	93.37	1.3	35,524	69.69	5		
3	0.25 to < 0.50	8,061	598	75.00	8,509	0.40	0.0	65.28	2.1	6,990	82.15	8		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	2,427	—	—	2,427	1.02	0.0	90.71	1.3	3,603	148.45	2		
6	2.50 to < 10.00	954	—	—	954	3.54	0.0	99.99	1.0	2,464	258.33	0		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 578,148	¥ 6,606	75.00%	¥ 583,103	0.09%	0.8	84.55%	1.3	¥ 202,726	34.76%	¥ 55	¥ —	
Purchased receivables for retail (default risk)														
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —		
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—		
3	0.25 to < 0.50	15,131	—	—	15,131	0.29	21.0	72.13	—	5,754	38.02	32		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 15,131	¥ —	—%	¥ 15,131	0.29%	21.0	72.13%	—	¥ 5,754	38.02%	¥ 32	¥ 41	

CR6		Millions of Yen, %, 1,000 cases, Year																
		September 30, 2023																
		a	b	c	d	e	f	g	h	i	j	k	l					
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions					
Qualifying revolving retail exposures																		
1	0.00 to < 0.15	¥	0	¥ 37,149	26.78%	¥	9,949	0.09%	40.8	58.92%	—	¥	338	3.40%	¥	5		
2	0.15 to < 0.25		48,024	670,249	11.22		123,273	0.21	183.8	71.83	—		10,148	8.23		193		
3	0.25 to < 0.50		20,210	1,011,570	7.13		92,427	0.35	126.3	76.35	—		11,867	12.84		247		
4	0.50 to < 0.75		43,877	279,755	11.22		75,285	0.53	90.4	71.83	—		12,688	16.85		288		
5	0.75 to < 2.50		11,436	190,801	12.30		34,914	1.09	98.0	70.86	—		9,982	28.59		271		
6	2.50 to < 10.00		33,901	61,669	11.85		41,211	4.92	39.2	71.96	—		33,920	82.30		1,461		
7	10.00 to < 100.00		209	1,277	10.06		337	54.90	0.4	69.97	—		593	175.85		133		
8	100.00 (Default)		154	4,604	7.66		7,197	100.00	7.9	72.31	—		8,158	113.35		4,552		
9	Sub-total	¥	157,814	¥ 2,257,078	9.75%	¥	384,596	2.80%	587.0	72.52%	—	¥	87,698	22.80%	¥	7,153	¥ 8,738	
Residential mortgage exposures																		
1	0.00 to < 0.15	¥	4,246,304	¥	12,817	100.00%	¥	4,259,122	0.10%	140.2	15.61%	—	¥	158,776	3.72%	¥	673	
2	0.15 to < 0.25		2,278,048		19	100.00		2,278,068	0.16	100.5	16.41	—		130,190	5.71		619	
3	0.25 to < 0.50		3,664,257		863	100.00		3,665,130	0.32	219.7	15.82	—		327,101	8.92		1,862	
4	0.50 to < 0.75		69,295		—	—		69,295	0.68	5.1	20.65	—		13,900	20.05		98	
5	0.75 to < 2.50		99,322		19	100.00		99,341	0.86	10.0	18.45	—		20,855	20.99		158	
6	2.50 to < 10.00		8,146		—	—		8,146	7.36	0.2	12.57	—		4,078	50.06		75	
7	10.00 to < 100.00		59,239		7	100.00		59,247	19.48	3.3	16.61	—		54,868	92.60		1,933	
8	100.00 (Default)		26,296		9	100.00		26,817	100.00	1.6	17.13	—		7,624	28.43		3,984	
9	Sub-total	¥	10,450,911	¥	13,737	100.00%	¥	10,465,170	0.57%	481.0	15.93%	—	¥	717,395	6.85%	¥	9,405	¥ 26,528
Other retail exposures																		
1	0.00 to < 0.15	¥	0	¥	19,533	21.44%	¥	4,188	0.09%	17.5	17.98%	—	¥	180	4.29%	¥	0	
2	0.15 to < 0.25		182,069		—	—		182,069	0.23	53.3	69.59	—		57,834	31.76		303	
3	0.25 to < 0.50		172,364		—	—		172,364	0.36	65.3	39.40	—		41,522	24.08		258	
4	0.50 to < 0.75		411,074		120,980	27.28		444,417	0.55	230.9	35.00	—		120,853	27.19		901	
5	0.75 to < 2.50		171,332		7,564	99.73		178,876	1.26	94.3	61.02	—		120,082	67.13		1,406	
6	2.50 to < 10.00		44,472		14,936	37.86		50,128	6.19	35.2	35.04	—		26,792	53.44		1,103	
7	10.00 to < 100.00		2,984		649	94.57		3,629	38.59	0.7	35.22	—		2,949	81.26		605	
8	100.00 (Default)		8,211		1,871	30.09		17,117	100.00	9.7	49.28	—		7,764	45.35		7,814	
9	Sub-total	¥	992,509	¥	165,534	31.15%	¥	1,052,792	2.60%	507.2	46.29%	—	¥	377,979	35.90%	¥	12,393	¥ 12,916
Lease transactions																		
1	0.00 to < 0.15	¥	195,247	¥	—	—%	¥	195,247	0.08%	0.4	45.00%	2.5	¥	48,733	24.95%	¥	71	
2	0.15 to < 0.25		131,282		—	—		131,282	0.20	0.1	45.00	3.4		69,678	53.07		120	
3	0.25 to < 0.50		60,302		—	—		60,302	0.39	0.3	45.00	2.5		37,692	62.50		106	
4	0.50 to < 0.75		—		—	—		—	—	—	—	—		—	—		—	
5	0.75 to < 2.50		35,628		—	—		35,628	1.70	0.2	45.00	2.6		36,110	101.35		272	
6	2.50 to < 10.00		8,482		—	—		8,482	6.92	0.0	45.00	1.9		13,278	156.53		264	
7	10.00 to < 100.00		14,871		—	—		14,871	18.41	0.0	45.00	3.9		36,584	246.00		1,232	
8	100.00 (Default)		271		—	—		850	100.00	0.0	45.00	1.0		0	0.00		382	
9	Sub-total	¥	446,085	¥	—	—%	¥	446,664	1.21%	1.2	45.00%	2.8	¥	242,077	54.19%	¥	2,451	¥ 2,097
Total (all portfolios)		¥	61,557,763	¥	8,091,014	56.58%	¥	65,734,765	0.51%	1,617.2	36.57%	2.0	¥	11,963,935	18.20%	¥	111,886	¥ 127,304

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to count the number of some obligors.
2. Purchased receivables for retail (dilution risk and originator risk of loan participation) are not applicable.

CR7: IRB – Effect on RWA of credit derivatives used as CRM technique

CR7		Millions of Yen	
		September 30, 2024	
Item No.	Portfolio	a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 57,241	¥ 57,241
2	Sovereign Exposures – AIRB	27,283	27,283
3	Financial Institution Exposures – FIRB	282,713	282,713
4	Financial Institution Exposures – AIRB	—	—
5	Corporate exposures (excluding specialised lending) – FIRB	6,560,497	6,560,497
6	Corporate exposures (excluding specialised lending) – AIRB	687,032	687,032
7	Specialised lending – FIRB	771,349	771,349
8	Specialised lending – AIRB	1,627,480	1,627,480
9	Retail – Qualifying revolving retail exposures	81,770	81,770
10	Retail – Residential mortgage exposures	783,260	783,260
11	Retail – Other retail exposures	396,535	396,535
12	Purchased receivables – FIRB	402,563	402,563
13	Purchased receivables – AIRB	—	—
14	Total	¥ 11,677,728	¥ 11,677,728

Note: The template has been changed, as indicated above, as of the end of March 2024.

CR7		Millions of Yen	
		September 30, 2023	
Item No.	Portfolio	a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 151,667	¥ 151,667
2	Sovereign Exposures – AIRB	26,258	26,258
3	Financial Institution Exposures – FIRB	123,043	123,043
4	Financial Institution Exposures – AIRB	112,220	112,220
5	Corporate exposures (excluding specialised lending) – FIRB	2,264,961	2,264,961
6	Corporate exposures (excluding specialised lending) – AIRB	4,599,647	4,599,647
7	Specialised lending – FIRB	788,958	788,958
8	Specialised lending – AIRB	1,578,013	1,578,013
9	Retail – Qualifying revolving retail exposures	87,698	87,698
10	Retail – Residential mortgage exposures	717,395	717,395
11	Retail – Other retail exposures	377,979	377,979
12	Equity Exposures – FIRB	1,475,783	1,475,783
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	464,934	464,934
15	Purchased receivables – AIRB	61,655	61,655
16	Total	¥ 12,830,218	¥ 12,830,218

Note: The SuMi TRUST Group does not use credit derivatives as credit risk mitigation techniques.

CR10: IRB – Specialised Lending (Supervisory Slotting Criteria Approach)

CR10		Millions of Yen, %															
		September 30, 2024															
a	b	c	d	e	f	g	h	i	j	k	l						
Specialised lending (supervisory slotting criteria approach)																	
Other than high-volatility commercial real estate (HVCRE)																	
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses						
					PF	OF	CF	IPRE	Total								
Strong	< 2.5 years	¥	—	¥	—	50%	¥	—	¥	—	¥	—	¥	—	¥	—	
	2.5 years≤		—		—	70%		—		—		—		—		—	
Good	< 2.5 years		—		—	70%		—		—		—		—		—	
	2.5 years≤		124		—	90%		—		124		—		124	111	0	
Satisfactory			729		—	115%		—		—		729		729	839	20	
Weak			—		—	250%		—		—		—		—		—	
Default			—		—	—		—		—		—		—		—	
Total		¥	854	¥	—	—	¥	—	¥124	¥	—	¥ 729	¥	854	¥	951	¥ 21
HVCRE																	
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	Expected losses					
Strong	< 2.5 years	¥	—	¥	—	70%						¥	—	¥	—	¥	—
	2.5 years≤		—		710	95%						284	269	1			
Good	< 2.5 years		5,509		749	95%						5,808	5,518	23			
	2.5 years≤		4,704		26,759	120%						15,408	18,489	61			
Satisfactory			89,519		80,620	140%						121,767	170,474	3,409			
Weak			161,121		166,862	250%						227,866	569,666	18,229			
Default			—		—	—						—	—	—			
Total		¥ 260,854	¥ 275,701	—						¥ 371,135	¥ 764,418	¥21,724					

Note: The template has been changed, as indicated above, as of the end of March 2024.

CR10: IRB – Specialised Lending (Supervisory Slotting Criteria Approach) and Equity Exposures (Market-Based Approach, etc.)

CR10		Millions of Yen, %											
		September 30, 2023											
a	b	c	d	e	f	g	h	i	j	k	l		
Specialised lending (supervisory slotting criteria approach)													
Other than high-volatility commercial real estate (HVCRE)													
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses		
					PF	OF	CF	IPRE	Total				
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
	≥ 2.5 years	—	—	70%	—	—	—	—	—	—	—	—	
Good	< 2.5 years	—	—	70%	—	—	—	—	—	—	—	—	
	≥ 2.5 years	177	—	90%	—	177	—	—	177	159	1	—	
Satisfactory		6,078	—	115%	3,074	—	—	3,004	6,078	6,990	170	—	
Weak		—	—	250%	—	—	—	—	—	—	—	—	
Default		—	—	—	—	—	—	—	—	—	—	—	
Total		¥ 6,256	¥ —	—	¥ 3,074	¥177	—	¥ 3,004	¥ 6,256	¥ 7,150	¥ 171	—	
HVCRE													
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	Expected losses	
Strong	< 2.5 years	¥ 9,413	¥ 2,832	70%						¥ 11,537	¥ 8,076	¥ 46	
	≥ 2.5 years	9,155	13,678	95%						19,414	18,443	77	
Good	< 2.5 years	49,536	15,951	95%						61,500	58,425	246	
	≥ 2.5 years	23,430	32,052	120%						47,470	56,964	189	
Satisfactory		58,092	256,617	140%						250,555	350,778	7,015	
Weak		45,570	89,628	250%						112,791	281,978	9,023	
Default		—	—	—						—	—	—	
Total		¥ 195,198	¥410,761	—						¥ 503,269	¥ 774,665	¥16,598	
Equity exposures (Market-Based Approach, etc.)													
Equity exposures subject to market-based approach													
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts		
Simple risk weight method – Listed shares		¥ 13,977	¥ 7,529	300%						¥ 21,507	¥ 64,523		
Simple risk weight method – Unlisted shares		55,368	13,515	400%						65,505	262,021		
Internal Models Approach		—	—	—						—	—		
Total		¥ 69,346	¥ 21,045	—						¥ 87,013	¥ 326,544		
Equity exposures subject to 100% risk weight													
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%						—	—		

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

CCR1		Millions of Yen					
		September 30, 2024					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ 153,570	¥ 473,580		1.4	¥ 878,010	¥ 354,512
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					148,117	31,874
5	Exposure variation estimation model					—	—
6	Total						¥ 386,386

CCR1		Millions of Yen					
		September 30, 2023					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —		1.4	¥ —	¥ —
	Current Exposure Method (CEM)	960,548	863,543			1,824,092	468,784
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					877,021	163,220
5	Exposure variation estimation model					—	—
6	Total						¥ 632,004

CVA1: Reduced BA-CVA

Not applicable.

CVA2: Full BA-CVA

CVA2		Millions of Yen	
		September 30, 2024	
		a	
Item No.		CVA risk capital requirement	
1	K Reduced	¥ 37,317	
2	K Hedged	37,317	
3	Total	¥ 37,317	

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		September 30, 2023	
		a	b
Item No.		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	1,540,171	691,216
5	Total portfolios subject to the CVA capital charge	¥1,540,171	¥ 691,216

CVA3: SA-CVA risk capital requirement and the number of counterparties

Not applicable.

CVA4: Risk-weighted assets flow statements of CVA risk exposure under SA-CVA

Not applicable.

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen																	
		September 30, 2024																	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n				
Item No.	Credit equivalent amounts (post-CRM)																		
	Regulatory portfolio	Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total			
1	Government of Japan and Bank of Japan (BOJ)	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—		
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
4	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
9	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
10	Financial institutions, type I financial institutions and insurance companies		—	—	11,467	25,036	—	40	—	—	—	—	—	3,339	—	39,884	—		
11	Corporates, etc.		—	—	—	—	—	—	—	—	—	8,006	—	—	—	8,006	—		
12	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
13	Other than the above		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
14	Total		—	—	¥11,467	¥25,036	—	¥	40	—	—	—	¥	8,006	—	¥	3,339	—	¥47,891

Note: The template has been changed, as indicated above, as of the end of March 2024.

CCR3			Millions of Yen									
			September 30, 2023									
			a	b	c	d	e	f	g	h	i	
Item No.			Credit equivalent amounts (post-CRM)									
	Regulatory portfolio	Risk weight	0%	10%	20%	50%	75%	100%	150%	Other	Total	
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—	
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	
4	Local governments of Japan		—	—	—	—	—	—	—	—	—	
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	
9	The three local public corporations		—	—	—	—	—	—	—	—	—	
10	Financial institutions and type I financial instruments business operators		—	—	716,277	—	—	—	—	—	716,277	
11	Corporates, etc.		—	—	—	—	—	—	—	—	—	
12	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—	
13	Other than the above		—	—	—	—	—	1,494	—	—	1,494	
14	Total		¥ —	¥ —	¥ 716,277	¥ —	¥ —	¥ 1,494	¥ —	¥ —	¥ 717,772	

Note: The aggregate calculation in this statement includes exposures based on the standardised approach only.

CCR4: IRB – CCR exposures by portfolio and PD scale

Item No.		PD scale	Millions of Yen, %, 1,000 cases, Year								
			September 30, 2024								
			a	b	c	d	e	f	g		
			EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density		
Sovereign exposures											
1	0.00 to < 0.15	¥	35,367	0.00%	0.0	45.00%	2.0	¥	893	2.52%	
2	0.15 to < 0.25		—	—	—	—	—		—	—	
3	0.25 to < 0.50		—	—	—	—	—		—	—	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		—	—	—	—	—		—	—	
6	2.50 to < 10.00		—	—	—	—	—		—	—	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		—	—	—	—	—		—	—	
9	Sub-total	¥	35,367	0.00%	0.0	45.00%	2.0	¥	893	2.52%	
Financial Institution exposures											
1	0.00 to < 0.15	¥	427,454	0.05%	0.1	45.70%	2.2	¥	113,757	26.61%	
2	0.15 to < 0.25		1,309	0.23	0.0	45.00	1.2		603	46.10	
3	0.25 to < 0.50		6,653	0.28	0.0	45.00	4.9		6,915	103.94	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		335	1.09	0.0	45.00	1.0		254	76.09	
6	2.50 to < 10.00		—	—	—	—	—		—	—	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		—	—	—	—	—		—	—	
9	Sub-total	¥	435,751	0.06%	0.1	45.69%	2.2	¥	121,532	27.89%	
Corporate exposures											
1	0.00 to < 0.15	¥	253,554	0.06%	0.3	47.67%	2.5	¥	69,370	27.35%	
2	0.15 to < 0.25		27,121	0.20	0.0	40.26	2.9		12,045	44.41	
3	0.25 to < 0.50		15,679	0.36	0.1	40.05	3.0		9,172	58.49	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		10,046	1.65	0.0	40.06	3.1		10,351	103.02	
6	2.50 to < 10.00		383	4.49	0.0	40.00	3.5		532	139.04	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		58	100.00	0.0	40.00	1.0		0	0.00	
9	Sub-total	¥	306,844	0.16%	0.5	46.37%	2.6	¥	101,472	33.06%	
SME exposures											
1	0.00 to < 0.15	¥	766	0.12%	0.0	40.00%	3.4	¥	274	35.77%	
2	0.15 to < 0.25		2,250	0.20	0.0	40.00	4.3		997	44.30	
3	0.25 to < 0.50		605	0.44	0.0	40.00	3.4		382	63.24	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		322	1.87	0.0	40.00	1.3		266	82.63	
6	2.50 to < 10.00		—	—	—	—	—		—	—	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		—	—	—	—	—		—	—	
9	Sub-total	¥	3,945	0.36%	0.0	40.00%	3.7	¥	1,921	48.69%	
Specialised lending											
1	0.00 to < 0.15	¥	72,178	0.08%	0.1	40.05%	4.5	¥	26,204	36.30%	
2	0.15 to < 0.25		44,654	0.24	0.0	40.00	4.9		28,881	64.67	
3	0.25 to < 0.50		29,186	0.30	0.0	40.00	4.7		20,341	69.69	
4	0.50 to < 0.75		10,177	0.58	0.0	40.00	4.9		9,365	92.02	
5	0.75 to < 2.50		7,605	1.23	0.0	40.00	4.9		8,711	114.53	
6	2.50 to < 10.00		28,449	2.98	0.0	40.00	4.9		40,133	141.06	
7	10.00 to < 100.00		1,957	12.85	0.0	40.00	4.6		4,088	208.92	
8	100.00 (Default)		2,116	100.00	0.0	40.00	1.0		0	0.00	
9	Sub-total	¥	196,326	1.84%	0.3	40.02%	4.7	¥	137,727	70.15%	
Total (all portfolios)			¥	978,236	0.45%	1.1	44.71%	2.8	¥	363,546	37.16%

Note: The SuMi TRUST Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

Item No.		PD scale	Millions of Yen, %, 1,000 cases, Year								
			September 30, 2023								
			a	b	c	d	e	f	g		
			EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density		
Sovereign exposures											
1	0.00 to < 0.15	¥	17,382	0.01%	0.0	26.20%	2.4	¥	1,671	9.61%	
2	0.15 to < 0.25		—	—	—	—	—		—	—	
3	0.25 to < 0.50		—	—	—	—	—		—	—	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		—	—	—	—	—		—	—	
6	2.50 to < 10.00		—	—	—	—	—		—	—	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		—	—	—	—	—		—	—	
9	Sub-total	¥	17,382	0.01%	0.0	26.20%	2.4	¥	1,671	9.61%	
Financial Institution exposures											
1	0.00 to < 0.15	¥	739,064	0.04%	0.1	24.10%	2.5	¥	143,779	19.45%	
2	0.15 to < 0.25		92	0.20	0.0	21.32	3.4		60	64.65	
3	0.25 to < 0.50		29,274	0.28	0.0	10.24	3.5		24,119	82.39	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		768	2.03	0.0	45.00	3.5		987	128.50	
6	2.50 to < 10.00		—	—	—	—	—		—	—	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		—	—	—	—	—		—	—	
9	Sub-total	¥	769,200	0.05%	0.1	22.93%	2.5	¥	168,946	21.96%	
Corporate exposures											
1	0.00 to < 0.15	¥	712,660	0.03%	0.3	23.11%	1.4	¥	98,687	13.84%	
2	0.15 to < 0.25		16,334	0.20	0.0	44.02	2.5		7,290	44.63	
3	0.25 to < 0.50		27,156	0.35	0.1	45.00	1.7		13,497	49.70	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		3,674	1.39	0.0	45.00	3.0		3,886	105.78	
6	2.50 to < 10.00		598	5.12	0.0	45.00	1.1		807	134.85	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		7	100.00	0.0	45.00	1.0		—	0.00	
9	Sub-total	¥	760,432	0.06%	0.6	23.83%	1.4	¥	124,169	16.32%	
Specialised lending											
1	0.00 to < 0.15	¥	28,154	0.10%	0.1	45.00%	3.9	¥	11,911	42.30%	
2	0.15 to < 0.25		961	0.20	0.0	45.00	4.6		621	64.67	
3	0.25 to < 0.50		22,035	0.30	0.1	45.00	4.8		17,428	79.09	
4	0.50 to < 0.75		18,272	0.65	0.0	45.00	4.7		19,242	105.31	
5	0.75 to < 2.50		34,218	1.16	0.0	45.00	4.6		42,443	124.03	
6	2.50 to < 10.00		31,145	3.11	0.0	45.00	4.7		49,205	157.98	
7	10.00 to < 100.00		19,033	30.79	0.0	45.00	4.6		48,605	255.37	
8	100.00 (Default)		—	—	—	—	—		—	—	
9	Sub-total	¥	153,821	4.84%	0.3	45.00%	4.6	¥	189,460	123.16%	
Total (all portfolios)			¥	1,700,837	0.49%	1.0	24.46%	2.2	¥	484,248	28.47%

Note: 1. The SuMi TRUST Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.
2. Corporate exposures include SME exposures.

CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen					
Item No.		September 30, 2024					
		a	b	c	d	e	f
		Collateral used in derivative transactions			Collateral used in repo transactions		
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ 85,613	¥ 523,102	¥ 6,950	¥ 492,038	¥ 139,623	¥ 812,402
2	Cash (other currency)	—	254,953	—	212,810	2,503,866	—
3	Domestic sovereign debt	5,199	63,439	7,415	88,616	285,904	308,874
4	Other sovereign debt	4,599	—	—	—	1,283,318	4,679,171
5	Government agency debt	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	172,462	480
7	Equity securities	—	—	—	12,385	1,587,689	651,913
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 95,412	¥ 841,495	¥ 14,365	¥ 805,851	¥ 5,972,865	¥ 6,452,843

CCR5		Millions of Yen					
Item No.		September 30, 2023					
		a	b	c	d	e	f
		Collateral used in derivative transactions			Collateral used in repo transactions		
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 511,379	¥ —	¥ 762,901	¥ 110,028	¥ 472,875
2	Cash (other currency)	—	1,083,716	—	588,873	1,378,219	1,846
3	Domestic sovereign debt	6,250	39,211	15,485	59,610	190,148	326,117
4	Other sovereign debt	6,296	—	—	—	895,144	3,581,359
5	Government agency debt	—	—	—	—	221,738	72,543
6	Corporate bonds	—	—	—	—	183,499	—
7	Equity securities	—	—	—	8,346	1,600,291	723,889
8	Other collateral	—	—	—	—	—	—
9	Total	¥12,546	¥1,634,307	¥ 15,485	¥ 1,419,731	¥ 4,579,068	¥ 5,178,630

CCR6: Credit derivatives exposures

CCR6		Millions of Yen	
		September 30, 2024	
		a	b
Item No.		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 19,600	¥ 19,600
2	Index credit default swaps	1,588	—
3	Total return swaps	16,938	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 38,126	¥ 19,600
Fair values			
7	Positive fair value (asset)	¥ 344	¥ 436
8	Negative fair value (liability)	(1,843)	—

CCR6		Millions of Yen	
		September 30, 2023	
		a	b
Item No.		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 21,600	¥ 21,600
2	Index credit default swaps	53,988	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 75,588	¥ 21,600
Fair values			
7	Positive fair value (asset)	¥ 10	¥ 541
8	Negative fair value (liability)	(1,269)	(10)

CCR8: Exposures to central counterparties (CCP)

CCR8		Millions of Yen	
		September 30, 2024	
		a	b
Item No.		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 21,985
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 126,208	2,524
3	(i) OTC derivatives	54,730	1,094
4	(ii) Exchange-traded derivatives	36,370	727
5	(iii) Repo transactions	35,107	702
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	
8	Non-segregated initial margin	195,309	3,906
9	Pre-funded default fund contributions	49,790	15,555
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

CCR8		Millions of Yen	
		September 30, 2023	
		a	b
Item No.		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 70,897
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 1,854,273	37,085
3	(i) OTC derivatives	1,666,304	33,326
4	(ii) Exchange-traded derivatives	84,863	1,697
5	(iii) Repo transactions	103,105	2,062
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	
8	Non-segregated initial margin	288,085	5,761
9	Pre-funded default fund contributions	41,653	28,049
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

SEC1: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the amount of credit risk-weighted assets only)

SEC1		Millions of Yen									
		September 30, 2024									
		a	b	c	d	e	f	g	h	i	
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor			
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	
1	Retail (total) – of which	¥ 85,410	¥ —	¥ 85,410	¥ 320,776	¥ —	¥ 320,776	¥ 303,148	¥ —	¥ 303,148	
2	Residential mortgage	85,410	—	85,410	16,730	—	16,730	127,533	—	127,533	
3	Credit card	—	—	—	40,885	—	40,885	53,506	—	53,506	
4	Other retail exposures	—	—	—	263,161	—	263,161	122,108	—	122,108	
5	Re-securitisation	—	—	—	—	—	—	—	—	—	
6	Wholesale (total) – of which	—	—	—	184	—	184	2,051,324	—	2,051,324	
7	Loans to corporates	—	—	—	—	—	—	2,051,324	—	2,051,324	
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	
9	Lease and receivables	—	—	—	184	—	184	—	—	—	
10	Other wholesale	—	—	—	—	—	—	—	—	—	
11	Re-securitisation	—	—	—	—	—	—	—	—	—	

SEC1		Millions of Yen									
		September 30, 2023									
		a	b	c	d	e	f	g	h	i	
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor			
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	
1	Retail (total) – of which	¥ 85,268	¥ —	¥ 85,268	¥ 309,078	¥ —	¥ 309,078	¥ 182,015	¥ —	¥ 182,015	
2	Residential mortgage	85,268	—	85,268	18,000	—	18,000	143,435	—	143,435	
3	Credit card	—	—	—	41,433	—	41,433	26,530	—	26,530	
4	Other retail exposures	—	—	—	249,644	—	249,644	12,048	—	12,048	
5	Re-securitisation	—	—	—	—	—	—	—	—	—	
6	Wholesale (total) – of which	8,175	—	8,175	3,598	—	3,598	1,276,757	—	1,276,757	
7	Loans to corporates	—	—	—	—	—	—	1,276,757	—	1,276,757	
8	Commercial mortgage	—	—	—	—	—	—	—	—	—	
9	Lease and receivables	8,175	—	8,175	3,598	—	3,598	—	—	—	
10	Other wholesale	—	—	—	—	—	—	—	—	—	
11	Re-securitisation	—	—	—	—	—	—	—	—	—	

SEC2: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the market risk equivalent amounts only)

As of September 30, 2024
Not applicable.

As of September 30, 2023
Not applicable.

SEC3: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as originator or sponsor)

SEC3		Millions of Yen														
		September 30, 2024														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation				Re-securitisation			Securitisation				Re-securitisation			
				Retail underlying	Wholesale			Senior	Non-senior			Retail underlying	Wholesale			Senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 148,553	¥ 148,553	¥ 148,553	¥ 148,369	¥ 184	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	239,729	239,729	239,729	239,729	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	15,231	15,231	15,231	15,231	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	2,855	2,855	2,855	2,855	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	1	1	1	1	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 405,485	¥ 405,485	¥ 405,485	¥ 405,301	¥ 184	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	885	885	885	885	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	1	1	1	1	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 102,357	¥ 102,357	¥ 102,357	¥ 102,357	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	137	137	137	137	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	13	13	13	13	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 8,188	¥ 8,188	¥ 8,188	¥ 8,188	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	11	11	11	11	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	1	1	1	1	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen														
		September 30, 2023														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)							
Item No.			Securitisation				Re-securitisation			Securitisation				Re-securitisation		
				Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 192,504	¥ 192,504	¥ 192,504	¥ 188,906	¥ 3,598	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	171,768	171,768	171,768	171,768	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	28,762	28,762	28,762	28,762	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	13,077	13,077	13,077	4,902	8,175	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 404,264	¥ 404,264	¥ 404,264	¥ 392,490	¥ 11,773	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,849	1,849	1,849	1,849	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 143,349	¥ 143,349	¥ 143,349	¥ 113,287	¥ 30,062	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	448	448	448	448	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	83	83	83	83	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 11,467	¥ 11,467	¥ 11,467	¥ 9,062	¥ 2,404	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	35	35	35	35	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—

SEC4: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as investor)

SEC4		Millions of Yen														
		September 30, 2024														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)							
Item No.			Securitisation				Re-securitisation			Securitisation				Re-securitisation		
				Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 2,167,619	¥ 2,167,619	¥ 2,167,619	¥ 235,438	¥ 1,932,181	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	56,578	56,578	56,578	49,437	7,140	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	84,314	84,314	84,314	7,372	76,942	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	45,960	45,960	45,960	10,900	35,060	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 2,300,669	¥ 2,300,669	¥ 2,300,669	¥ 249,345	¥ 2,051,324	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	53,803	53,803	53,803	53,803	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 329,919	¥ 329,919	¥ 329,919	¥ 42,529	¥ 287,390	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	25,624	25,624	25,624	25,624	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 26,393	¥ 26,393	¥ 26,393	¥ 3,402	¥ 22,991	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,049	2,049	2,049	2,049	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

SEC4		Millions of Yen														
		September 30, 2023														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)							
Item No.			Securitisation				Re-securitisation			Securitisation				Re-securitisation		
				Retail underlying	Wholesale			Senior	Non-senior		Retail underlying	Wholesale			Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥1,411,699	¥1,411,699	¥1,411,699	¥150,085	¥1,261,613	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	20,464	20,464	20,464	5,320	15,143	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	23,108	23,108	23,108	23,108	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,500	3,500	3,500	3,500	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥1,432,242	¥1,432,242	¥1,432,242	¥155,484	¥1,276,757	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	26,530	26,530	26,530	26,530	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 212,438	¥ 212,438	¥ 212,438	¥ 28,840	¥183,598	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	15,003	15,003	15,003	15,003	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 16,995	¥ 16,995	¥ 16,995	¥ 2,307	¥ 14,687	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,200	1,200	1,200	1,200	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under standardised approach

MR1		Millions of Yen	
		September 30, 2024	
Item No.		Market risk capital requirement	
1	General interest rate risk	¥	53,717
2	Equity risk		574
3	Commodity risk		3
4	Foreign exchange risk		20,997
5	Credit spread risk - non-securitisations		1,442
6	Credit spread risk - securitisations (non-correlation trading portfolio)		—
7	Credit spread risk - securitisation (correlation trading portfolio)		—
8	Default risk - non-securitisations		2,678
9	Default risk - securitisations (non-correlation trading portfolio)		—
10	Default risk - securitisations (correlation trading portfolio)		—
11	Residual risk add-on		3,178
	Others		—
12	Total	¥	82,592

Note: The template has been changed, as indicated above, as of the end of March 2024.

MR1: Market risk under the standardised approach

MR1		Millions of Yen	
		September 30, 2023	
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥	39,521
2	Equity risk (general and specific)		—
3	Foreign exchange risk		76,859
4	Commodity risk		11
	Options transactions		
5	Simplified approach		—
6	Delta-plus method		—
7	Scenario approach		—
8	Specific risk related to securitisation exposures		—
9	Total	¥	116,391

MR2: Market Risk under the Internal Modeled Approach (IMA)

Not applicable.

MR3: Market risk under the simplified standardised approach

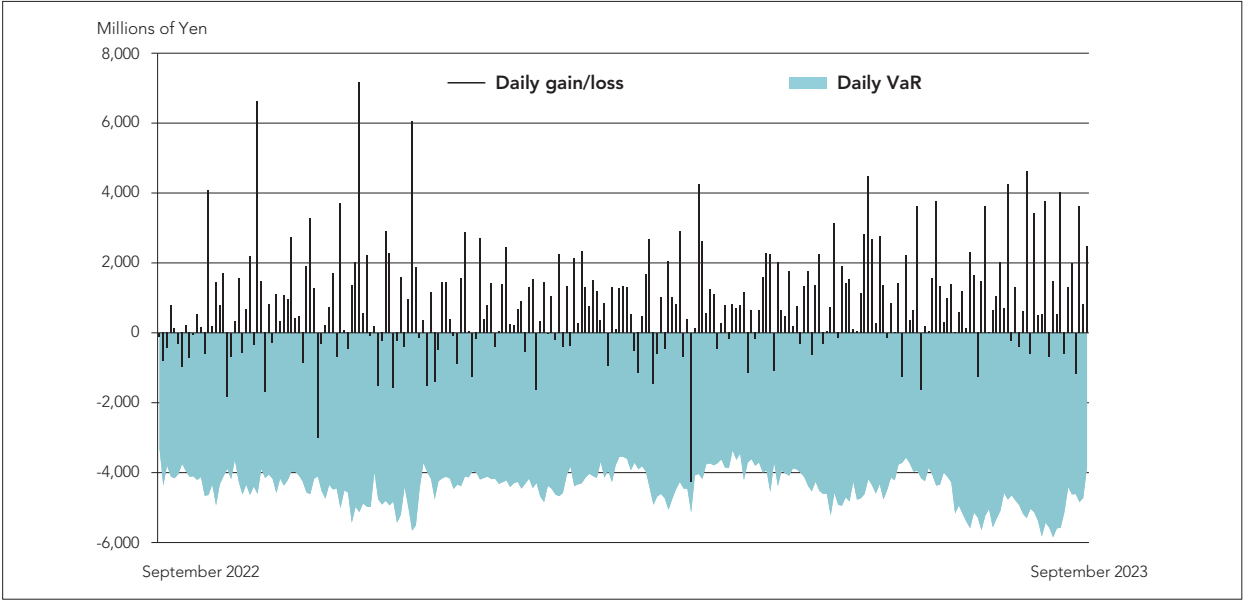
Not applicable.

MR3: Values of Internal Model Approaches (IMA) (Market risk)

MR3		Millions of Yen	
Item No.		September 30, 2023	
VaR (holding period: 10 business days, one-sided confidence interval: 99%)			
1	Maximum value	¥	17,530
2	Average value		12,426
3	Minimum value		8,753
4	Period end		10,020
Stressed VaR (holding period: 10 business days, one-sided confidence interval: 99%)			
5	Maximum value		39,040
6	Average value		30,286
7	Minimum value		23,065
8	Period end		37,854
Incremental risk charge (one-sided confidence interval: 99.9%)			
9	Maximum value		—
10	Average value		—
11	Minimum value		—
12	Period end		—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)			
13	Maximum value		—
14	Average value		—
15	Minimum value		—
16	Period end		—
17	Floor (modified standardised measurement method)		—

MR4: Backtesting results by Internal Model Approaches (IMA)

MR4	September 30, 2023
-----	--------------------



Note: As shown above, during the reported period, no exceedance occurred in backtesting.

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
Item No.		ΔEVE		ΔNII	
		September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
1	Parallel up	¥ 125,746	¥ 72,606	¥ (93,292)	¥ (84,363)
2	Parallel down	—	105	87,912	80,768
3	Steepener	57,561	48,341		
4	Flattener	5,934	1,572		
5	Short rate up	37,463	10,147		
6	Short rate down	7,575	3,595		
7	Maximum	125,746	72,606	87,912	80,768
		e		f	
		September 30, 2024		September 30, 2023	
8	Tier 1 Capital	¥ 3,006,825		¥ 2,894,472	

CCyB1: Countercyclical buffer requirement: Status by Country or Region

CCyB1	Millions of Yen, %			
	September 30, 2024			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer requirement amount
Australia	1.00%	¥ 158,867		
Belgium	0.50%	12,956		
France	1.00%	44,544		
Germany	0.75%	27,089		
Hong Kong	1.00%	13,652		
Korea	1.00%	6,709		
Luxembourg	0.50%	98,079		
The Netherlands	2.00%	78,454		
Sweden	2.00%	3,289		
United Kingdom	2.00%	287,806		
Subtotal		731,449		
Total		¥ 17,657,015	0.05%	¥ 11,433

Notes: 1. The amount of credit RWA by country or region is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.

2. The ratio of the SuMi TRUST Group's exposures in the eight countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to the SuMi TRUST Group's total exposures was limited.

CCyB1	Millions of Yen, %			
	September 30, 2023			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer requirement amount
Australia	1.00%	¥ 175,977		
France	0.50%	95,529		
Germany	0.75%	33,871		
Hong Kong	1.00%	24,199		
Luxembourg	0.50%	143,321		
The Netherlands	1.00%	102,813		
Sweden	2.00%	3,344		
United Kingdom	2.00%	412,728		
Subtotal		991,786		
Total		¥ 19,530,946	0.06%	¥ 14,585

Notes: 1. The amount of credit RWA by country or region is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.

2. The ratio of the SuMi TRUST Group's exposures in the three countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to the SuMi TRUST Group's total exposures was limited.

OR1: Historical operational risk losses

Item No.	OR1	Millions of Yen, cases										
		a	b	c	d	e	f	g	h	i	j	l
		September 30, 2024	September 30, 2023	September 30, 2022	September 30, 2021	September 30, 2020	September 30, 2019	September 30, 2018	September 30, 2017	September 30, 2016	September 30, 2015	Ten-year average
Using ¥ 2 Million threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,669	¥ 5,457	¥ 3,460	¥ 116	¥ 266	¥ 84	¥ 590	¥ 801	¥ 259	¥ 570	¥ 1,327
2	Total number of operational risk losses	27	21	20	17	25	17	15	15	18	14	18
3	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	1,669	5,457	3,460	116	266	84	590	801	259	570	1,327
Using ¥ 10 Million threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,617	¥ 5,403	¥ 3,383	¥ 71	¥ 188	¥ 12	¥ 557	¥ 762	¥ 209	¥ 521	¥ 1,272
7	Total number of operational risk losses	17	7	5	4	6	1	7	5	5	5	6
8	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	1,617	5,403	3,383	71	188	12	557	762	209	521	1,272
Details of operational risk calculation												
11	Are losses used to calculate the ILM? (Yes/No)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
12	IF “No” in Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	—	—	—	—	—	—	—	—	—	—	—

Notes: 1. The new template has been introduced, as indicated above, as of the end of March 2024.
2. For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of September 2024, we use conservative estimates for the ILM.

OR2: Business indicator and subcomponents

OR2 Item No.	Millions of Yen		
	a	b	c
	September 30, 2024	September 30, 2023	September 30, 2022
1	ILDC (Interest, Lease, and Divided Component)	¥ 247,707	
2	Interest and lease income	1,356,386	¥ 1,104,443
3	Interest and lease expense	1,518,748	1,137,046
4	Interest earning assets	69,114,033	64,536,878
5	Divided income	29,522	17,039
6	SC (Service Component)	616,818	
7	Fee and commission income	626,199	578,642
8	Fee and commission expense	112,655	103,982
9	Other operating income	8,435	8,628
10	Other operating expense	19,459	22,919
11	FC (Financial Component)	291,967	
12	Net Profit / Losses on the trading book	144,645	33,525
13	Net Profit / Losses on the banking book	293,227	224,329
14	BI (Business Indicator)	1,156,494	
15	BIC (Business Indicator Component)	167,474	
16	BI gross of excluded divested activities	1,156,494	
17	Reduction in BI due to excluded divested activities	—	

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

OR3: Operational risk capital requirement

OR3 Item No.	Millions of Yen
	September 30, 2024
1	Business indicator component (BIC)
2	Internal loss multiplier (ILM)
3	Minimum required operationl risk capital
4	Operational risk risk-weighted assets

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

ENC1: Asset Encumbrance

ENC1		Millions of Yen				
		September 30, 2024				
		a		b	c	d
Item No.		Encumbered assets		Unencumbered assets	Total	Of which : securitisation exposures
1	Cash and Due from Banks	¥	—	¥ 25,372,039	¥ 25,372,039	¥ —
2	Call Loans and Bills Bought		—	36,000	36,000	—
3	Receivables under Resale Agreements		—	288,417	288,417	—
4	Receivables under Securities Borrowing Transactions		—	523,985	523,985	—
5	Monetary Claims Bought		—	921,186	921,186	337,529
6	Tradeling Assets		—	1,667,643	1,667,643	—
7	Money Held in Trust		—	32,187	32,187	—
8	Securities		5,740,628	4,579,280	10,319,908	780,303
9	Loans and Bills Discounted		4,503,693	27,463,901	31,967,594	818,148
10	Foregin Exchanges		—	45,217	45,217	—
11	Lease Receivables and Investment Assets		20,173	699,803	719,976	—
12	Other Assets		1,115,700	1,949,947	3,065,647	14,150
13	Trangible Fixed Assets		—	222,150	222,150	—
14	Intangible Fixed Assets		—	46,220	46,220	—
15	Assets for Retirement Benefits		—	106,220	106,220	—
16	Deferred Tax Assets		—	6,768	6,768	—
17	Customeres' Liabilities for Acceptances and Guarantees		—	582,211	582,211	—
18	Allowance for Loan Losses		—	(118,295)	(118,295)	—
19	Total Assets		¥ 11,380,195	¥ 64,424,885	¥ 75,805,080	¥ 1,950,130

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CMS2 : Comparison of modelled and standardised risk-weighted assets for credit risk at asset class level

CMS2		Millions of Yen			
		September 30, 2024			
		a	b	c	d
		Credit risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using standardised approaches	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥ 88,294	¥ 31,247	¥ 111,673	¥ 54,626
	Of which: Local governments of Japan	5,609	—	5,609	—
	Of which: Foreign non-central government public sector entities (PSE)	8,888	11,598	18,948	21,658
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	12,270	4,206	12,270	4,206
	Of which: Government-affiliated agencies of Japan	10,811	12,483	10,811	12,483
	Of which: The three local public corporations	88	14	88	14
2	Financial institutions exposures	289,802	495,285	395,786	601,269
3	Equity exposures	1,392,236	1,149,126	1,415,963	1,172,853
4	Purchased Receivables	402,563	645,575	402,563	645,575
5	Corporate exposures (excluding SME exposures and Specialised lending)	6,964,521	12,395,762	7,358,447	12,789,688
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,405,515	11,383,928	6,799,441	11,777,854
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	559,005	1,011,834	559,005	1,011,834
6	SME exposures	462,877	661,489	466,285	664,897
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	335,492	450,514	338,900	453,922
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	127,384	210,974	127,384	210,974
7	Residential mortgage exposures	783,260	3,880,351	783,260	3,880,351
8	Qualifying Revolving retail exposures	81,770	158,703	81,770	158,703
9	Other retail exposures	396,535	723,334	396,535	723,334
10	Specialised lending	2,398,829	3,827,739	2,427,623	3,856,532
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,204,441	1,354,158	1,204,441	1,354,158
11	Total	¥ 13,260,691	¥ 23,968,614	¥ 13,839,909	¥ 24,547,832

Note: 1. The new template has been introduced, as indicated above, as of the end of March 2024.
2. This table is prepared by classifying exposures based on the Standardised Approach into the IRB portfolio. An overview of the classification criteria is shown in the below.

IRB Portfolio		Exposures based on the Standardised Approach
Sovereign exposures		Government of Japan and Bank of Japan (BOJ), foreign central governments and foreign central banks, foreign non-central government public sector entities (PSEs) and government-affiliated agencies of Japan
Financial institution exposures		Financial institutions, type I financial instruments business operators and insurance companies
Equity exposures		Equity, etc.
Purchased receivables		Not applicable
Corporate exposures (excluding SME exposures and specialised lending)		Corporates
SME exposures		SMEs
Residential mortgage exposures		Not applicable
Qualifying revolving retail exposures		Not applicable
Other retail exposures		Not applicable
Specialised lending		Specialised lending
	Commercial real estate and high-volatility commercial real estate	Not applicable

Composition of Basel III Leverage Ratio

Consolidated

As of September 30 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2024	2023
1	Total assets reported in the consolidated balance sheet	¥ 76,949,032	
2	The amount of assets of subsidiaries that are not included in the scope of the Basel III leverage ratio on a consolidated basis (deduction)	—	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	22,674,159	
5	Adjustment for fiduciary assets recognised on the consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	—	
7	Adjustments for eligible cash pooling transactions	—	
8	The amount of adjustment related to derivative transactions	(1,456,421)	
8a	Total exposures related to derivative transactions	1,453,330	
8b	The amount of assets related to derivative transactions(deduction)	2,909,752	
9	The amount of adjustment related to repo transactions, etc.	183,224	
9a	The total exposures related to repo transactions, etc.	995,626	
9b	The total exposures related to repo transactions, etc.(deduction)	812,402	
10	Total exposures related to off-balance sheet transactions	3,491,447	
11	The amount of adjustment items pertaining to Tier1 capital(Allowance for loan losses) (deduction)	—	
12	Other adjustments	(1,160,771)	
	The amount of adjustment items pertaining to Tier1 capital(except Allowance for loan losses) (deduction)	379,856	
12a		379,856	
12b	The amount of customers’ liabilities for acceptances and guarantees(deduction)	582,211	
12c	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	
12d	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework(deduction)	198,703	
	The amount of assets of subsidiaries that are included in the scope of the Basel III leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	
12e		—	
13	Total exposures	¥ 55,332,351	

As of September 30 Corresponding line # on Basel III disclosure template (LR2)		Items	Millions of Yen, %	
			2024	2023
On-balance sheet exposures (1)				
1	On-balance sheet exposures before adjusting for items		¥ 49,970,506	
2	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework		—	
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)		198,703	
4	The amount of securities received under repo transactions, etc. (deduction)		—	
5	The amount of adjustment items pertaining to Tier1 capital (Allowance for loan losses) (deduction)		—	
6	The amount of adjustment items pertaining to Tier1 capital (except Allowance for loan losses) (deduction)		379,856	
7	Total on-balance sheet exposures	(A)	49,391,946	
Exposures related to derivative transactions (2)				
8	The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4		¥ 185,503	
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4		1,267,826	
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)		—	
11	Adjusted effective notional amount of written credit derivatives, etc.		19,600	
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)		19,600	
13	Total exposures related to derivative transactions	(B)	1,453,330	
Exposures related to repo transactions (3)				
14	The amount of assets related to repo transactions, etc.		¥ 812,402	
15	The amount of deductions from the assets above (Line14) (deduction)		—	
16	The exposures for counterparty credit risk for repo transactions, etc.		183,224	
17	The exposures for agent repo transactions			
18	The total exposures related to repo transactions, etc.	(C)	995,626	
Exposures related to off-balance sheet transactions (4)				
19	Notional amount of off-balance sheet transactions		¥ 8,922,990	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)		5,431,542	
22	Total exposures related to off-balance sheet transactions	(D)	3,491,447	
Basel III leverage ratio on a consolidated basis (5)				
23	The amount of capital (Tier1 capital)	(E)	¥ 3,006,825	
24	Total exposures ((A)+(B)+(C)+(D))	(F)	55,332,351	
25	Basel III leverage ratio on a consolidated basis (E)/(F)		5.43%	
26	Minimum leverage ratio requirement		3.15%	
27	Leverage ratio buffer requirement		—%	
Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) (6)				
	Total exposures	(F)	¥ 55,332,351	
	The Bank of Japan deposit		22,674,159	
	Total exposures (Including due from the Bank of Japan)	(F')	78,006,510	
	Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) ((E)/(F'))		3.85%	
Disclosure of mean values (7)				
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))		¥ 833,462	
	Mean value of the amount of assets related to repo transactions, etc.	(G)	833,462	
	Mean value of the amount deducted from repo transactions, etc. (deduction)	(H)	—	
29	Quarter-end value of the amount of assets related to repo transactions, etc. (after deduction) ((I)+(J))		812,402	
14	Quarter-end value of the amount of assets related to repo transactions, etc.	(I)	812,402	
15	Quarter-end value of the amount deducted from repo transactions, etc. (deduction)	(J)	—	
	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(K)	55,353,410	
30	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(L)	78,027,570	
31	Basel III leverage ratio on a consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(K))		5.43%	
31a	Basel III leverage ratio on a consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(L))		3.85%	

Notes: 1. Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with “Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation” (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

2. The new template has been introduced, as indicated above, as of the end of March 2024.

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2024	2023
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items		¥ 47,354,996
1a	1	Total Assets Reported in the Consolidated Balance Sheet		53,646,199
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (Deduction)		—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis(except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)		—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)		6,291,203
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)		300,487
3		Total On-Balance Sheet Exposures (A)		47,054,508
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.		¥ 1,368,060
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.		1,264,665
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.		1,260,774
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		—
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)		25,020
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)		—
9		Adjusted Effective Notional Amount of Written Credit Derivatives		21,600
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)		21,600
11	4	Total Exposures Related to Derivative Transactions (B)		3,868,479
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.		¥ 582,904
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)		—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.		253,618
15		The Exposures for Agent Repo Transaction		—
16	5	The Total Exposures Related to Repo Transactions, etc. (C)		836,522
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions		¥ 9,193,279
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)		5,486,376
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)		3,706,903
Basel III Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)		¥ 2,894,472
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)		55,466,415
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)		5.21%
		Minimum leverage ratio requirement		3.00%
		Leverage ratio buffer requirement		—%
Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan				
		Total Exposures (F)		¥ 55,466,415
		Deposits Held with the Bank of Japan		19,498,955
		Total Exposures If Including Deposits Held with the Bank of Japan (F')		74,965,370
		Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan (H) = (E)/(F')		3.86%

Note: Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with “Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation” (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

Liquidity Coverage Ratio (LCR)

Consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2024 2nd Quarter		Fiscal Year 2024 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 23,940,580		¥ 21,543,720	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,019,421	¥ 1,748,909	¥ 19,055,559	¥ 908,953
3	of which: Stable deposits	2,190,617	65,718	1,767,155	53,014
4	of which: Less stable deposits	16,828,804	1,683,191	8,555,991	855,938
5	Cash outflows related to unsecured wholesale funding	15,813,666	12,331,155	15,614,898	12,072,378
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,414,145	7,931,634	11,477,225	7,934,705
8	of which: Debt securities	4,399,521	4,399,521	4,137,672	4,137,672
9	Cash outflows related to secured funding, etc.	3,388		3,464	
Cash outflows related to derivative transactions, etc.					
10	funding programs, credit and liquidity facilities	7,409,561	2,659,295	7,355,879	2,449,020
11	of which: Cash outflows related to derivative transactions, etc.	902,508	902,508	736,314	736,314
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,507,052	1,756,786	6,619,565	1,712,706
14	Cash outflows related to contractual funding obligations, etc.	407,987	219,136	525,519	433,835
15	Cash outflows related to contingencies	923,077	22,962	842,754	21,366
16	Total cash outflows	16,984,848		15,889,019	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 256,568	¥ —	¥ 173,575	¥ —
18	Cash inflows related to collection of loans, etc.	2,498,239	1,640,580	2,684,144	1,811,407
19	Other cash inflows	796,406	552,238	714,473	476,791
20	Total cash inflows	3,551,214	2,192,819	3,572,192	2,288,199
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 23,940,580		¥ 21,543,720	
22	Net cash outflows	14,792,029		13,600,820	
23	Consolidated Liquidity Coverage Ratio (LCR)	161.8		158.4	
24	The number of data used to calculate the average value	62		62	

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

- (1) Items concerning fluctuations in the LCR over time
Our consolidated LCR has trended steadily for the most part in the past two years.
- (2) Items concerning evaluation of the LCR level
Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going forward, we do not expect our LCR to deviate significantly from the current level.
- (3) Items concerning the composition of totals for eligible high-quality liquid assets
The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality liquid assets and net cash outflows in major currencies.
- (4) Other items concerning LCR
We don't apply the “Treatment for Qualifying Operational Deposits” and the “Additional Collateral Requirements At the Time of Market Valuation Change Based on the Scenario Approach” stipulated by the Notification.
In addition, in consideration of the impact on the consolidated LCR, monthly or quarterly data are used to calculate daily averages for consolidated subsidiaries that are immaterial and have practical limitations.

Net Stable Funding Ratio (NSFR)

Consolidated

Consolidated Net Stable Funding Ratio

Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

Item No.		Millions of Yen, %						
		Fiscal Year 2024 2nd Quarter					Weighted value	
		Unweighted value by residual maturity						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)								
1	Capital	¥ 3,421,332	¥ —	¥ —	¥ 311,000	¥ 3,732,332		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,421,332	—	—	252,684	3,674,016		
3	of which: Other capital instruments that are not included in the above category	—	—	—	58,315	58,315		
4	Funding from retail and small business customers	18,884,904	—	—	—	17,104,626		
5	of which: Stable deposits	2,164,253	—	—	—	2,056,040		
6	of which: Less stable deposits	16,720,651	—	—	—	15,048,586		
7	Wholesale funding	4,668,030	27,257,208	6,417,042	9,820,230	18,508,781		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	4,668,030	27,257,208	6,417,042	9,820,230	18,508,781		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	644,875	1,234,342	49,054	644,700	42,911		
12	of which: Derivative liabilities	—	—	—	637,796	—		
13	of which: All other liabilities and equity not included in the above categories	644,875	1,234,342	49,054	6,904	42,911		
14	Total available stable funding					¥ 39,388,653		
Required stable funding (RSF) items (2)								
15	HQLA					¥ 1,364,109		
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—		
17	Loans, repo transactions-related assets, securities and other similar assets	266,140	5,775,001	2,556,260	28,241,301	27,027,644		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	812,402	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	115,212	1,508,042	657,485	2,758,835	3,416,982		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	14,219	3,031,646	1,642,530	13,106,894	13,490,386		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	346,218	139,113	103,265	316,935		
22	of which: Residential mortgages	—	219,422	219,710	9,789,190	7,679,409		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	145,281	145,282	5,316,671	3,721,968		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	136,707	203,487	36,535	2,586,381	2,440,866		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,815,109	146,104	6,869	2,813,252	4,378,084		
27	of which: Physical traded commodities, including gold	—	—	—	—	—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)					421,927	358,638	
29	of which: Derivative assets					—	—	
30	of which: Derivative liabilities (before deduction of variation margin posted)					56,281	56,281	
31	of which: All other assets not included in the above categories	1,815,109	146,104	6,869	2,335,042	3,963,163		
32	Off-balance sheet items					7,384,539	574,333	
33	Total required stable funding					¥ 33,344,172		
34	Consolidated net stable funding ratio (NSFR)						118.1%	

Item No.		Millions of Yen, %						
		Fiscal Year 2024 1st Quarter					Weighted value	
		Unweighted value by residual maturity						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)								
1	Capital	¥ 3,418,754	¥ —	¥ —	¥ 251,000	¥ 3,669,754		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,418,754	—	—	198,225	3,616,980		
3	of which: Other capital instruments that are not included in the above category	—	—	—	52,774	52,774		
4	Funding from retail and small business customers	13,281,975	—	—	5,798,754	17,850,948		
5	of which: Stable deposits	1,968,314	—	—	239,181	2,109,080		
6	of which: Less stable deposits	11,313,661	—	—	5,559,573	15,741,868		
7	Wholesale funding	5,313,747	26,810,062	4,577,512	10,204,728	16,988,627		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	5,313,747	26,810,062	4,577,512	10,204,728	16,988,627		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	877,346	1,341,377	9,717	8,653	25,840		
12	of which: Derivative liabilities	—	—	—	—	—		
13	of which: All other liabilities and equity not included in the above categories	877,346	1,341,377	9,717	8,653	25,840		
14	Total available stable funding					¥ 38,535,170		
Required stable funding (RSF) items (2)								
15	HQLA					¥ 1,251,697		
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—		
17	Loans, repo transactions-related assets, securities and other similar assets	310,973	6,434,175	2,250,453	29,001,349	27,991,839		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	557,789	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	143,050	1,611,560	654,908	2,876,238	3,568,240		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	14,434	3,719,165	1,343,846	13,600,115	14,104,961		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	604,698	134,687	97,224	439,940		
22	of which: Residential mortgages	—	219,634	219,293	9,824,726	7,708,361		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	144,962	144,502	5,324,272	3,723,364		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	153,488	326,025	32,404	2,700,267	2,610,275		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,866,484	274,577	8,583	3,020,023	4,872,532		
27	of which: Physical traded commodities, including gold	—	—	—	—	—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)					389,769	331,304	
29	of which: Derivative assets					6,865	6,865	
30	of which: Derivative liabilities (before deduction of variation margin posted)					80,782	80,782	
31	of which: All other assets not included in the above categories	1,866,484	274,577	8,583	2,542,606	4,453,580		
32	Off-balance sheet items					7,679,972	615,124	
33	Total required stable funding					¥ 34,731,194		
34	Consolidated net stable funding ratio (NSFR)					110.9%		

Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

- (1) Items concerning fluctuations in the consolidated NSFR over time
- Our consolidated NSFR has remained mainly stable since its implementation on September 30,2021.
- (2) Items concerning special provisions for interdependent assets and liabilities
- The “Special provisions for interdependent assets and liabilities” stipulated in the items under Article 99 of the Financial Services Agency Notification on Liquidity Ratio are not applied on a consolidated basis.
- (3) Other items concerning consolidated NSFR
- Our consolidated NSFR satisfies the regulated level (100%), and does not differ significantly from the initial forecast.
- In terms of future NSFR forecast, we do not expect significant deviations from the current level.

Basel III Disclosure Data

Sumitomo Mitsui Trust Bank, Limited

This section outlines and discloses matters to be stated in explanatory documents relating to the first half of the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2014) with regard to the status of capital adequacy, as set forth in Article 19-2, Paragraph 1, Item 5-(d) of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No.10, 1982), as well as separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2015) with regard to the status of management soundness relating to liquidity, as set forth in Article 19-2, Paragraph 1, Item 5-(e) of the Ordinance for Enforcement of the Banking Act.

[Quantitative Disclosure Data: SuMi TRUST Bank]

Consolidated		Non-consolidated	
KM1: Key Metrics	182	KM1: Key Metrics	251
Capital Adequacy Ratio	183	Composition of Capital (Non-consolidated BIS capital adequacy ratio)	252
Scope of Consolidation	183	Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements	255
Composition of Capital (Consolidated BIS capital adequacy ratio)	184	Disclosure Data Designated as Per the Appended Forms	267
Main Features and Further Information of Regulatory Capital Instruments	187	Composition of Basel III Leverage Ratio	270
Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements	187	Liquidity Coverage Ratio (LCR)	273
Equity Investments in Funds	199	Net Stable Funding Ratio (NSFR)	274
Disclosure Data Designated as Per the Appended Forms	200		
Composition of Basel III Leverage Ratio	244		
Liquidity Coverage Ratio (LCR)	247		
Net Stable Funding Ratio (NSFR)	248		

Quantitative Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023
Available capital (amounts)						
1	Common Equity Tier1 (CET1)	¥ 2,369,303	¥ 2,406,166	¥ 2,376,167	¥ 2,335,222	¥ 2,291,323
2	Tier1	2,654,292	2,690,971	2,660,645	2,619,528	2,575,868
3	Total capital	2,961,101	2,902,724	2,920,687	2,888,163	2,848,246
Risk-weighted assets (RWA) (amounts)						
4	Total RWA	22,195,880	23,591,062	23,074,373	23,431,159	23,672,783
4a	Total RWA (pre-floor)	22,195,880	23,591,062	23,074,373		
	Total RWA (floor final execution basis)	22,223,313	23,637,314	23,397,819		
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio	10.67%	10.19%	10.29%	9.96%	9.67%
5a	CET1 ratio (pre-floor)	10.67%	10.19%	10.29%		
	CET1 ratio (floor final execution basis)	10.66%	10.17%	10.15%		
6	Tier1 ratio	11.95%	11.40%	11.53%	11.17%	10.88%
6a	Tier1 ratio (pre-floor)	11.95%	11.40%	11.53%		
	Tier1 ratio (floor final execution basis)	11.94%	11.38%	11.37%		
7	Total capital ratio	13.34%	12.30%	12.65%	12.32%	12.03%
7a	Total capital ratio (pre-floor)	13.34%	12.30%	12.65%		
	Total capital ratio (floor final execution basis)	13.32%	12.28%	12.48%		
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	55,070,224	57,322,649	56,417,620	55,770,493	55,228,873
14	Basel III leverage ratio	4.81%	4.69%	4.71%	4.69%	4.66%

Note: The template has been changed, as indicated above, as of the end of March 2024.

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2024 2nd Quarter	Fiscal Year 2024 1st Quarter	Fiscal Year 2023 4th Quarter	Fiscal Year 2023 3rd Quarter	Fiscal Year 2023 2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 23,940,580	¥ 21,543,720	¥ 21,239,739	¥ 20,722,078	¥ 20,631,012
16	Net cash outflows	14,864,483	13,670,372	12,511,035	12,593,663	13,651,192
17	Consolidated LCR	161.0%	157.5%	169.7%	164.5%	151.1%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	¥ 39,015,272	¥ 38,186,473	¥ 39,080,255	¥ 37,905,653	¥ 37,206,077
19	Total required stable funding	33,053,482	34,426,104	34,084,800	33,295,015	32,908,669
20	Consolidated NSFR	118.0%	110.9%	114.6%	113.8%	113.0%

Capital Adequacy Ratio

Consolidated

We calculate the BIS capital adequacy ratio on both a consolidated and non-consolidated basis in line with provisions of Article 14-2 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank’s capital adequacy ratio is appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 19, hereinafter referred to as the “FSA Capital Adequacy Notification”).

As of the end of September 2024, we adopted Basel requirements for internationally active banks and applied the Advanced Internal Ratings-Based Approach (AIRB) and Foundation Internal Ratings-Based Approach (FIRB) for the calculation of credit risk-weighted assets, and the standardised approach for the calculation of the capital requirement for market risk.

Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the FSA Capital Adequacy Notification, Article 3 (hereinafter referred to as the “SuMi TRUST Bank Group”) and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Bank Group is 39. The principal companies are the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Loan & Finance Co., Ltd.	Money Lending Business
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	General Leasing, Installment Purchase Services, Credit Card Business
Sumitomo Mitsui Trust Realty Co., Ltd.	Real Estate Brokerage Business
Sumitomo Mitsui Trust Club Co., Ltd.	Credit Card Business
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	Banking, Trust Business

(3) There is no affiliated company that undertakes financial services subject to the FSA Capital Adequacy Notification, Article 9.

(4) There are no particular restrictions on the transfer of funds and capital within the SuMi TRUST Bank Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1: Composition of Capital

CC1 As of September 30		Millions of Yen, %		
Basel III Template No.	Items	a	b	c
		2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,225,605	¥ 2,196,560	
1a	of Which: Capital Stock and Capital Surplus	684,936	684,926	
2	of Which: Retained Earnings	1,620,745	1,549,830	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	80,076	38,196	
	of Which: Others	—	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares	—	—	
3	Accumulated Other Comprehensive Income	511,996	349,152	(a)
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—	—	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,737,602	2,545,713	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	102,174	83,618	
8	of Which: Goodwill (Including Those Equivalent)	2,713	6,176	
9	of Which: Other Intangible Assets	99,460	77,441	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	438	413	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	15,969	(11,542)	
12	Shortfall of Eligible Provisions to Expected Losses	—	7,300	
13	Securitisation Gain on Sale	653	832	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	8,440	6,711	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	240,622	167,056	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	
17	Reciprocal Cross-Holdings in Common Equity	—	—	
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	—	—	
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
20	of Which: Mortgage Servicing Rights	—	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
24	of Which: Mortgage Servicing Rights	—	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	
28	Common Equity Tier 1 Capital: Regulatory Adjustments (B)	368,298	254,390	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)–(B)	¥ 2,369,303	¥ 2,291,323	

CC1 As of September 30		Millions of Yen, %		
Basel III Template No.	Items	a	b	c
		2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31b Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments	—	—	
	32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000	270,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
34	Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,989	14,545	
36	Additional Tier 1 Capital: Instruments (D)	284,989	284,545	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) – (E)	284,989	284,545	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,654,292	2,575,868	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	296,758	265,417	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,351	3,248	
50	Provisions Allowed in Group Tier 2	6,698	3,713	
50a	of Which: General Allowance for Credit Losses	4,747	3,713	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	1,951	—	
51	Tier 2 Capital: Instruments and Provisions (H) ¥	306,808	¥ 272,378	

CC1 As of September 30	Items	Millions of Yen, %		
		a	b	c
	Basel III Template No.	2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Tier 2 Capital: Regulatory Adjustments				
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
57	Tier 2 Capital: Regulatory Adjustments (I)	—	—	
Tier 2 Capital (T2)				
58	Tier 2 Capital (J) = (H) – (I)	306,808	272,378	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	2,961,101	2,848,246	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	22,195,880	23,672,783	
Capital Ratios (Consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	10.67%	9.67%	
62	Tier 1 Capital Ratio (G)/(L)	11.95%	10.88%	
63	Total Capital Ratio (K)/(L)	13.34%	12.03%	
Regulatory Adjustments (before Risk Weighting)				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	192,380	196,428	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	136,290	119,205	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	809	720	
Provisions Included in Tier 2 Capital: Instruments and Provisions				
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)	4,747	3,713	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	10,954	14,524	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	1,951	—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	111,423	114,589	

Note:Our capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with “Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation” (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of the internal control over the procedure to calculate the ratio.

Main Features and Further Information of Regulatory Capital Instruments

Consolidated

Main Features and Further Information of Regulatory Capital Instruments are available on our website (<https://www.smth.jp/english/investors/report/basel>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2024

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥	25,304,537		
Call Loans and Bills Bought		36,000		
Receivables under Resale Agreements		288,417		
Receivables under Securities Borrowing Transactions		523,985		
Monetary Claims Bought		924,135		
Trading Assets		1,667,643		
Money Held in Trust		100		6-a
Securities		10,165,372		2-b, 6-b
Loans and Bills Discounted		32,024,369		6-c
Foreign Exchanges		45,217		
Lease Receivables and Investment Assets		719,976		
Other Assets		3,744,520		6-d
Tangible Fixed Assets		229,359		
Intangible Fixed Assets		145,944		2-a
Assets for Retirement Benefits		346,841		3
Deferred Tax Assets		22,389		4-a
Customers' Liabilities for Acceptances and Guarantees		582,211		
Allowance for Loan Losses		(118,295)		
Total Assets	¥	76,652,726		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	38,496,620		
Negotiable Certificates of Deposit		10,147,098		
Call Money and Bills Sold		146,844		
Payables under Repurchase Agreements		2,643,152		
Trading Liabilities		1,449,443		
Borrowed Money		8,684,960		8
Foreign Exchanges		1,981		
Short-term Bonds Payable		2,220,839		
Bonds Payable		2,407,187		
Borrowed Money from Trust Account		3,684,982		
Other Liabilities		3,088,268		6–e
Provision for Bonuses		11,485		
Provision for Directors’ Bonuses		—		
Provision for Stocks Payment		1,031		
Liabilities for Retirement Benefits		11,655		
Provision for Reward Points Program		22,754		
Provision for Reimbursement of Deposits		2,530		
Provision for Contingent Losses		1,547		
Deferred Tax Liabilities		198,287		4–b
Deferred Tax Liabilities for Land Revaluation		2,381		4–c
Acceptances and Guarantees		582,211		
Total Liabilities		73,805,264		
(Net Assets)				
Capital Stock		342,037		1–a
Capital Surplus		342,899		1–b
Retained Earnings		1,620,745		1–c
Total Shareholders’ Equity		2,305,682		
Valuation Differences on Available-for-Sale Securities		448,355		
Deferred Gains (Losses) on Hedges		(1,136)		5
Revaluation Reserve for Land		(6,078)		
Foreign Currency Translation Adjustments		30,539		
Remeasurements of Defined Benefit Plans		40,316		
Total Accumulated Other Comprehensive Income		511,996	(a)	
Non-controlling Interests		29,783		7
Total Net Assets		2,847,461		
Total Liabilities and Net Assets	¥	76,652,726		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders’ equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1–a
Capital Surplus	342,899		1–b
Retained Earnings	1,620,745		1–c
Total Shareholders’ Equity	¥ 2,305,682		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,305,682	Shareholders’ Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,936		1a
of Which: Retained Earnings	1,620,745		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders’ Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 145,944		2–a
Securities	10,165,372		2–b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	43,769		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 2,713		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	99,460	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 346,841		3
Associated Deferred Tax Liabilities	106,219		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 240,622		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 22,389		4-a
Deferred Tax Liabilities	198,287		4-b
Deferred Tax Liabilities for Land Revaluation	2,381		4-c
Associated Intangible Fixed Assets	43,769		
Associated Assets for Retirement Benefits	106,219		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 438	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	809	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	809		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (1,136)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ 15,969	Excluding those items whose valuation differences arising from hedged items are recognized as “Accumulated other comprehensive income”	11

6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 100		6-a
Securities	10,165,372		6-b
Loans and Bills Discounted	32,024,369	Including Subordinated Debts	6-c
Other Assets	3,744,520	Including derivatives	6-d
Other Liabilities	¥ 3,088,268	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	192,380		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	192,380		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	136,290		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	136,290		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,783		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,989	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,351	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 8,684,960		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	296,758		46

As of September 30, 2023

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 22,176,859		
	Call Loans and Bills Bought	20,000		
	Receivables under Resale Agreements	110,028		
	Receivables under Securities Borrowing Transactions	472,875		
	Monetary Claims Bought	912,156		
	Trading Assets	2,209,971		
	Money Held in Trust	100		6-a
	Securities	8,056,287		2-b, 6-b
	Loans and Bills Discounted	32,722,624		6-c
	Foreign Exchanges	41,202		
	Lease Receivables and Investment Assets	693,742		
	Other Assets	4,340,945		6-d
	Tangible Fixed Assets	229,190		
	Intangible Fixed Assets	117,692		2-a
	Assets for Retirement Benefits	240,806		3
	Deferred Tax Assets	22,798		4-a
	Customers' Liabilities for Acceptances and Guarantees	607,793		
	Allowance for Loan Losses	(107,990)		
	Total Assets	¥ 72,867,085		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	38,189,055		
Negotiable Certificates of Deposit		7,411,118		
Call Money and Bills Sold		87,498		
Payables under Repurchase Agreements		1,378,219		
Trading Liabilities		2,089,800		
Borrowed Money		7,229,871		8
Foreign Exchanges		330		
Short-term Bonds Payable		3,103,416		
Bonds Payable		2,049,589		
Borrowed Money from Trust Account		4,794,839		
Other Liabilities		3,120,680		6–e
Provision for Bonuses		12,695		
Provision for Directors’ Bonuses		—		
Provision for Stocks Payment		1,015		
Liabilities for Retirement Benefits		11,462		
Provision for Reward Points Program		21,914		
Provision for Reimbursement of Deposits		2,856		
Provision for Contingent Losses		1,502		
Deferred Tax Liabilities		137,365		4–b
Deferred Tax Liabilities for Land Revaluation		2,381		4–c
Acceptances and Guarantees		607,793		
Total Liabilities		70,253,407		
(Net Assets)				
Capital Stock		342,037		1–a
Capital Surplus		342,889		1–b
Retained Earnings		1,549,830		1–c
Total Shareholders’ Equity		2,234,756		
Valuation Difference on Available-for-Sale Securities		361,152		
Deferred Gains (Losses) on Hedges		(6,044)		5
Revaluation Reserve for Land		(4,724)		
Foreign Currency Translation Adjustments		20,270		
Remeasurements of Defined Benefit Plans		(21,502)		
Total Accumulated Other Comprehensive Income		349,152	(a)	
Non-controlling Interests		29,767		7
Total Net Assets		2,613,677		
Total Liabilities and Net Assets	¥	72,867,085		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders’ equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1–a
Capital Surplus	342,889		1–b
Retained Earnings	1,549,830		1–c
Total Shareholders’ Equity	¥ 2,234,756		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,234,756	Shareholders’ Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,926		1a
of Which: Retained Earnings	1,549,830		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders’ Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 117,692		2–a
Securities	8,056,287		2–b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	34,073		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 6,176		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	77,441	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 240,806		3
Associated Deferred Tax Liabilities	73,749		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 167,056		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 22,798		4-a
Deferred Tax Liabilities	137,365		4-b
Deferred Tax Liabilities for Land Revaluation	2,381		4-c
Associated Intangible Fixed Assets	34,073		
Associated Assets for Retirement Benefits	73,749		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 413	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	720	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	720		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (6,044)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (11,542)	Excluding those items whose valuation differences arising from hedged items are recognized as “Accumulated other comprehensive income”	11

6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 100		6-a
Securities	8,056,287		6-b
Loans and Bills Discounted	32,722,624	Including Subordinated Debts	6-c
Other Assets	4,340,945	Including derivatives	6-d
Other Liabilities	¥ 3,120,680	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	196,428		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	196,428		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	119,205		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	119,205		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,767		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,545	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,248	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 7,229,871		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	265,417		46

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen	
	2024	2023
Total exposures relating to funds	¥ 1,217,105	¥ 1,367,504
Look-through Approach	830,130	934,818
Mandate-based Approach	386,941	432,618
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	33	67

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 76-5 and 167 of the FSA Capital Adequacy Notification are shown.

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of Risk-weighted assets

OV1 Basel III template No.		Millions of Yen	
		a	c
		Risk-weighted assets	Minimum capital requirements
		September 30, 2024	September 30, 2024
1	Credit risk (excluding counterparty credit risk)	¥ 14,700,025	¥ 1,176,002
2	Of which: Standardised Approach (SA)	541,451	43,316
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	10,154,111	812,328
4	Of which: Supervisory slotting approach	765,370	61,229
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,341,209	187,296
	Of which: Significant investments in commercial entities	—	—
	Of which: Lease residual value	355,193	28,415
	Other assets	542,688	43,415
6	Counterparty credit risk (CCR)	406,290	32,503
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	352,430	28,194
8	Of which: Expected Positive Exposure (EPE)	—	—
	Of which: Central Counterparty (CCP)	21,985	1,758
9	Others	31,874	2,549
10	Credit Valuation Adjustment (CVA)	465,680	37,254
	Of which: SA-CVA	—	—
	Of which: Full BA-CVA	465,680	37,254
	Of which: Reduced BA-CVA	—	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	453,333	36,266
12	Equity investment in funds (Look-Through Approach (LTA))	1,620,968	129,677
13	Equity investment in funds (Mandate-Based Approach (MBA))	1,487,051	118,964
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—
14	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	424	33
15	Settlement risk	—	—
16	Securitisation exposures in banking book	458,053	36,644
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	432,277	34,582
18	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	25,762	2,060
19	Of which: Standardised Approach (SEC-SA)	—	—
	Of which: subject to 1,250% risk weight	13	1
20	Market risk	1,023,431	81,874
21	Of which: Standardised Approach (SA)	1,023,431	81,874
22	Of which: Internal Model Approach (IMA)	—	—
	Of which: Simplified Standardised Approach	—	—
23	Capital charge for switch between trading book and banking book	—	—
24	Operational risk	1,237,876	99,030
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	342,745	27,419
26	Floor adjustment	—	—
27	Total	¥ 22,195,880	¥ 1,775,670

Note: The template was changed, as indicated above, as of the end of March 2024. Accordingly, the data for the current fiscal year and the previous fiscal year are presented separately. For the data for the previous fiscal year, please refer to the following page.

OV1: Overview of Risk-weighted assets (RWA)

OV1		Millions of Yen	
		b	d
		Risk-weighted assets (RWA)	Minimum capital requirements
Basel III Template No.		September 30, 2023	September 30, 2023
1	Credit risk (excluding counterparty credit risk)	¥ 14,246,441	¥ 1,200,864
2	of Which: Standardised Approach (SA)	525,819	42,065
3	of Which: Internal Ratings-Based (IRB) Approach	12,739,430	1,080,303
	of Which: Significant investments in commercial entities	—	—
	of Which: Lease residual value	279,946	22,395
	Other assets	701,244	56,099
4	Counterparty credit risk (CCR)	1,392,833	113,751
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—
	of Which: Current Exposure Method (CEM)	468,352	39,694
6	of Which: Expected Positive Exposure (EPE)	—	—
	of Which: Credit Valuation Adjustment (CVA)	690,362	55,229
	of Which: Central Counterparty (CCP)	70,897	5,671
	Others	163,220	13,155
7	Equity positions in banking book under market-based approach	302,133	25,620
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,440	147,555
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,734,202	138,736
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—
	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	841	67
11	Settlement risk	—	—
12	Securitisation exposures in banking book	371,322	29,705
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	355,787	28,463
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,451	1,236
15	of Which: Standardised Approach (SEC-SA)	—	—
	of Which: Subject to 1,250% risk weight	83	6
16	Market risk	1,770,141	141,611
17	of Which: Standardised Approach (SA)	67,059	5,364
18	of Which: Internal Model Approaches (IMA)	1,703,082	136,246
19	Operational risk	881,082	70,486
20	of Which: Basic Indicator Approach (BIA)	142,736	11,418
21	of Which: The Standardised Approach (TSA)	—	—
22	of Which: Advanced Measurement Approach (AMA)	738,346	59,067
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	299,807	25,423
	Amounts included under transitional arrangements	—	—
24	Floor adjustment	—	—
25	Total (after applying scaling factor)	¥ 23,672,783	¥ 1,893,822

Note: Total risk-weighted assets of Template No.25 are only applied scaling factor.

CR1: Credit quality of assets

CR1		Millions of Yen			
		September 30, 2024			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Item No.	Defaulted exposures	Non-defaulted exposures			
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 123,093	¥ 30,950,323	¥ 90,656	¥ 30,982,761
2	Debt Securities	0	6,910,889	—	6,910,889
3	Other on-balance sheet assets (debt-based assets)	14,081	27,824,655	4,161	27,834,575
4	Total on-balance sheet assets (1+2+3)	137,175	65,685,868	94,818	65,728,225
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	¥ 256	¥ 643,088	¥ 1,197	¥ 642,146
6	Commitments, etc.	1,960	4,601,691	1,542	4,602,109
7	Total off-balance sheet assets (5+6)	2,217	5,244,779	2,740	5,244,256
Total					
8	Total (4+7)	¥ 139,392	¥ 70,930,647	¥ 97,558	¥ 70,972,481

Note: The aggregate calculation in this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR1		Millions of Yen			
		September 30, 2023			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Item No.		Defaulted exposures	Non-defaulted exposures		
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 106,873	¥ 32,078,402	¥ 93,635	¥ 32,091,640
2	Debt Securities	0	4,475,400	—	4,475,400
3	Other on-balance sheet assets (debt-based assets)	15,334	23,563,313	13,567	23,565,080
4	Total on-balance sheet assets (1+2+3)	122,208	60,117,116	107,203	60,132,121
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	¥ 127	¥ 607,665	¥ 787	¥ 607,005
6	Commitments, etc.	948	5,179,915	1,492	5,179,371
7	Total off-balance sheet assets (5+6)	1,076	5,787,580	2,279	5,786,377
Total					
8	Total (4+7)	¥ 123,284	¥ 65,904,697	¥ 109,482	¥ 65,918,499

Note: The aggregate calculation in this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR2: Changes in stock of defaulted loans and debt securities

CR2		Millions of Yen	
		September 30, 2024	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 134,825	
2		Of which: Newly defaulted	
		50,087	
3	Changes in stock of loans and debt securities for each factor during the first half	Of which: Returning to non-defaulted status	
		13,211	
4		Of which: Written-offs	
		4,536	
5		Of which: Other factors	
		(29,989)	
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	137,175	

Notes: 1. The end of the previous fiscal year indicates March 31, 2024, and the end of the first half indicates September 30, 2024.
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR2		Millions of Yen	
		September 30, 2023	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 165,939	
2		Of which: Newly defaulted	
		27,481	
3	Changes in stock of loans and debt securities for each factor during the first half	Of which: Returning to non-defaulted status	
		14,249	
4		Of which: Written-offs	
		4,657	
5		Of which: Other factors	
		(52,305)	
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	122,208	

Notes: 1. The end of the previous fiscal year indicates March 31, 2023, and the end of the first half indicates September 30, 2023.
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3		Millions of Yen				
		September 30, 2024				
		a	b	c	d	e
Item No.		Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 28,166,970	¥ 2,815,790	¥ 800,747	¥ 147,521	¥ —
2	Debt Securities	6,910,889	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	27,834,574	0	0	—	—
4	Total (1+2+3)	¥ 62,912,434	¥ 2,815,790	¥ 800,747	¥ 147,521	¥ —
5	Of which: defaulted	39,031	16,214	14,921	121	—

CR3		Millions of Yen				
		September 30, 2023				
		a	b	c	d	e
Item No.		Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 30,681,812	¥ 1,409,828	¥ 420,319	¥ 298,227	¥ —
2	Debt Securities	4,475,400	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	23,564,963	116	108	4	—
4	Total (1+2+3)	¥ 58,722,176	¥ 1,409,945	¥ 420,427	¥ 298,231	¥ —
5	Of which: defaulted	93,130	7,916	7,245	—	—

CR4: Standardised approach – Credit risk exposure and Credit risk mitigation (CRM) effects

CR4		Millions of Yen, %										
		September 30, 2024										
		a		b		c		d		e		f
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density					
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount							
1a	Government of Japan and Bank of Japan (BOJ)	¥	60	¥	—	¥	60	¥	—	¥	0	0.00%
1b	Foregin central governments and foregin central banks		526,789		—		526,789		—		13,318	2.52
1c	Bank for International Settlements, etc.		—		—		—		—		—	—
2a	Local governments of Japan		—		—		—		—		—	—
2b	Foregin non-central government public sector entities (PSE)		19,891		—		19,891		—		9,945	50.00
2c	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—
2d	Government-affiliated agencies of Japan		1		—		1		—		0	10.00
2e	The three local public corporations		—		—		—		—		—	—
3	Multilateral development banks (MDBs)		—		—		—		—		—	—
4	Financial institutions, type I financial institutions and insurance companies		213,092		—		213,092		—		90,510	42.47
	Of which: Type I financial institutions and insurance companies		17,385		—		17,385		—		8,579	49.34
5	Covered bonds		—		—		—		—		—	—
6	Corporates, etc. (including Specialised lending)		398,194		69,506		398,194		26,834		421,435	99.15
	Of which: Specialised lending		27,461		—		27,461		—		28,793	104.84
7a	Subordinated debt and equities, etc.		—		—		—		—		—	—
7b	Equities, etc.		4,916		—		4,916		—		4,916	100.00
8	Corporate small and medium-sized entities (SMEs) and individuals		—		—		—		—		—	—
	Of which: Transactors		—		—		—		—		—	—
9	Rael estate		—		—		—		—		—	—
	Of which: Regulatory residential real estate (residential property), etc.		—		—		—		—		—	—
	Of which: Regulatory residential real estate (non-residential property)		—		—		—		—		—	—
	Of which: Regulatory commercial real estate		—		—		—		—		—	—
	Of which: Other regulatory commercial real estate		—		—		—		—		—	—
	Of which: Land acquisition, development and construction (ADC)		—		—		—		—		—	—
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)		816		679		816		67		1,324	149.85
10b	Past due loans for more three months or more (residential mortgage loans)		—		—		—		—		—	—
11a	Cash		12		—		12		—		0	0.00
11b	Uncollected notes		—		—		—		—		—	—
	Guaranteed by credit guarantee corporations, etc.		—		—		—		—		—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—		—		—		—		—	—
12	Total	¥	1,163,774	¥	70,185	¥	1,163,774	¥	26,902	¥	541,451	45.47%

Note: The template has been changed, as indicated above, as of the end of March 2024.

CR4		Millions of Yen, %										
		September 30, 2023										
		a		b		c		d		e	f	
Item No.	Asset classes	Exposures pre-CCF and pre-CRM				Exposures post-CCF and post-CRM				Credit RWA amount	RWA density	
		On-balance sheet amount		Off-balance sheet amount		On-balance sheet amount		Off-balance sheet amount				
1	Cash	¥	118	¥	—	¥	118	¥	—	¥	—	—%
2	Government of Japan and Bank of Japan (BOJ)		64		—		64		—		—	—
3	Foreign central governments and foreign central banks		380,011		—		380,011		—		30,294	7.97
4	Bank for International Settlements, etc.		—		—		—		—		—	—
5	Local governments of Japan		—		—		—		—		—	—
6	Foreign non-central government public sector entities (PSEs)		21,641		—		21,641		—		21,641	100.00
7	Multilateral development banks (MDBs)		—		—		—		—		—	—
8	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—
9	Government-affiliated agencies of Japan		5		—		5		—		0	10.00
10	The three local public corporations		—		—		—		—		—	—
11	Financial institutions and type I financial instruments business operators		189,020		—		189,020		—		101,861	53.88
12	Corporates, etc.		354,611		132,134		354,611		17,733		372,020	99.91
13	SMEs, etc., and individuals		—		—		—		—		—	—
14	Residential mortgage loans		—		—		—		—		—	—
15	Real estate acquisition activities, etc.		—		—		—		—		—	—
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)		1		3		1		—		1	99.91
17	Loans past due for three months or more (residential mortgage loans)		—		—		—		—		—	—
18	Uncollected notes		—		—		—		—		—	—
19	Guaranteed by credit guarantee corporations, etc.		—		—		—		—		—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—		—		—		—		—	—
21	Investments, etc. (excluding significant investments)		—		—		—		—		—	—
22	Total	¥	945,474	¥	132,137	¥	945,474	¥	17,733	¥	525,819	54.59%

CR5a: Standardised approach – Exposures by asset classes and risk weights

CR5a			Millions of Yen									
			September 30, 2024									
			Credit risk exposure amounts (post-CCF and post-CRM)									
Item No.	Asset classes	Risk weight	0%	20%	50%	100%	150%	Others	Total			
1a	Government of Japan and Bank of Japan (BOJ)		¥ 60	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 60		
1b	Foregin central governments and foregin central banks		460,196	66,592	—	—	—	—	—	526,789		
1c	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—		
			0%	10%	20%	50%	100%	150%	Others	Total		
2a	Local governments of Japan		—	—	—	—	—	—	—	—		
2b	Foregin non-central government public sector entities (PSE)		—	—	—	19,891	—	—	—	19,891		
2c	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—		
2d	Government-affiliated agencies of Japan		—	1	—	—	—	—	—	1		
2e	The three local public corporations		—	—	—	—	—	—	—	—		
			0%	20%	30%	50%	100%	150%	Others	Total		
3	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—		
			20%	30%	40%	50%	75%	100%	150%	Others	Total	
4	Financial institutions, type I financial institutions and insurance companies		5,998	105,777	7,002	85,677	—	2,031	6,603	0	213,092	
	Of which: Type I financial institutions and insurance companies		—	14,582	—	—	—	—	2,803	—	17,385	
			10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds		—	—	—	—	—	—	—	—	—	
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates, etc. (including Specialised lending)		42	2,993	11,178	—	4,006	402,371	4,437	—	—	425,029
	Of which: Specialised lending		—	—	—	—	—	23,024	4,437	—	—	27,461
			100%	150%	250%	400%		Others		Total		
7a	Subordinated debt and equities, etc.		—	—	—	—	—	—	—	—	—	
7b	Equities, etc.		4,916	—	—	—	—	—	—	—	4,916	
			45%	75%	100%		Others		Total			
8	Corporate small and medium-sized entities (SMEs) and individuals		—	—	—	—	—	—	—	—	—	
			20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	Real estate of which: Regulatory residential real estate (residential property), etc.		—	—	—	—	—	—	—	—	—	
			20%	31.25%	37.5%	50%	62.5%	Others		Total		
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	—	

CR5a		Millions of Yen									
		September 30, 2024									
Item No.	Asset classes	Risk weight	Credit risk exposure amount (post-CCF and post-CRM)								Total
			30%	35%	45%	60%	75%	105%	150%	Others	
	Real estate of which: Regulatory residential real estate (non-residential property)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
9b			30%	43.75%	56.25%	75%	93.75%	Others		Total	
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	—
			70%	90%	110%	150%	Others		Total		
9c	Real estate of which: Regulatory commercial real estate		—	—	—	—	—	—	—	—	—
			70%	112.5%	Others		Total				
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	—
			60%	Others		Total					
9d	Real estate of which: Other regulatory commercial real estate		—	—	—	—	—	—	—	—	—
			60%	Others		Total					
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	—
			100%	150%	Others		Total				
9e	Real estate of which: Land acquisition, development and construction (ADC)		—	—	—	—	—	—	—	—	—
			50%	100%	150%	Others		Total			
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)		1	—	882	—	—	—	—	—	884
10b	Past due loans for more three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—
			0%	10%	20%	Others		Total			
11a	Cash		12	—	—	—	—	—	—	—	12
11b	Uncollected notes		—	—	—	—	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CR5b: Standardised Approach – exposures by risk weights

CR5b		Millions of Yen,%			
		September 30, 2024			
Item No.	Risk weight	a	b	c	d
		On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	¥ 638,680	¥ 7	10.00%	¥ 638,681
2	40%~70%	115,560	53	10.00	115,566
3	75%	11,176	16	10.00	11,178
	80%	—	—	—	—
4	85%	4,005	11	10.00	4,006
5	90%~100%	382,494	69,416	38.64	409,320
6	105%~130%	4,437	—	—	4,437
7	150%	7,418	679	10.00	7,486
8	250%	—	—	—	—
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	Total	¥ 1,163,774	¥ 70,185	38.33%	¥ 1,190,677

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CR5: Standardised approach – Exposures by asset classes and risk weights

CR5		Millions of Yen											
		September 30, 2023											
Item No.		a	b	c	d	e	f	g	h	i	j	k	
		Credit risk exposure amounts (post-CCF and post-CRM)											
	Asset classes	Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	¥	118	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	118
2	Government of Japan and Bank of Japan (BOJ)		64	—	—	—	—	—	—	—	—	—	64
3	Foreign central governments and foreign central banks		319,423	—	—	—	60,588	—	—	—	—	—	380,011
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	21,641	—	—	—	21,641
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	5	—	—	—	—	—	—	—	—	5
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	104,328	—	7,392	—	77,299	—	—	—	189,020
12	Corporates, etc.		—	—	—	—	650	—	371,695	—	—	—	372,345
13	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	1	—	—	—	1
17	Loans past due for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	319,606	¥ 5	¥ 104,328	¥ —	¥ 68,630	¥ —	¥ 470,637	¥ —	¥ —	¥ —	¥ 963,207

CR6: IRB – Credit risk exposures by portfolio and PD range

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2024											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 4,044,347	¥ 200,033	10.00%	¥ 4,066,527	0.00%	0.0	32.79%	1.9	¥ 27,327	0.67%	¥ 18	
2	0.15 to < 0.25	956	2,270	25.46	4	0.20	0.0	32.79	1.0	1	22.16	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	12	2.03	0.0	32.79	1.3	11	91.44	0	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 4,045,303	¥ 202,303	10.17%	¥ 4,066,544	0.00%	0.0	32.79%	1.9	¥ 27,339	0.67%	¥ 18	¥ 5
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	¥26,691,698	¥ 816	100.00%	¥26,698,311	0.00%	0.0	44.99%	4.6	¥ 50,097	0.18%	¥ 73	
2	0.15 to < 0.25	3,202	—	—	3,202	0.23	0.0	45.00	4.8	2,281	71.24	3	
3	0.25 to < 0.50	6,249	0	40.00	6,249	0.29	0.0	45.00	2.6	3,954	63.27	8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	1,496	56	100.00	1,552	0.95	0.0	44.08	2.1	1,652	106.41	6	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥26,702,645	¥ 873	99.99%	¥26,709,315	0.00%	0.0	44.99%	4.6	¥ 57,986	0.21%	¥ 92	¥ 38
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	¥ 831,813	¥ 408,823	19.60%	¥ 944,173	0.06%	0.1	46.13%	2.2	¥253,140	26.81%	¥ 268	
2	0.15 to < 0.25	46,303	36,600	22.29	54,463	0.20	0.0	45.27	1.5	19,678	36.13	50	
3	0.25 to < 0.50	7,148	12,325	43.40	12,498	0.49	0.0	45.00	1.2	6,801	54.41	27	
4	0.50 to < 0.75	—	—	—	—	—	0.0	—	—	—	—	—	
5	0.75 to < 2.50	7,955	5,282	32.04	9,602	1.32	0.0	45.00	1.2	8,239	85.81	57	
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.88	0.0	45.00	1.0	1,589	158.99	35	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	¥ 893,219	¥ 473,030	20.36%	¥ 1,021,737	0.09%	0.1	46.06%	2.2	¥289,449	28.32%	¥ 439	¥ 7
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 870,980	¥ 145,406	42.27%	¥ 937,850	0.07%	0.0	29.18%	3.1	¥172,389	18.38%	¥ 198	
2	0.15 to < 0.25	224,774	9,386	40.00	225,481	0.20	0.0	28.88	3.4	77,409	34.33	132	
3	0.25 to < 0.50	376,866	47,363	39.79	394,235	0.44	0.3	26.56	2.5	149,831	38.00	466	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	194,308	19,260	42.33	202,582	1.42	0.2	25.72	2.6	117,937	58.21	748	
6	2.50 to < 10.00	33,261	3,890	48.79	35,558	6.49	0.0	28.37	1.7	34,750	97.72	660	
7	10.00 to < 100.00	1,343	—	—	854	18.41	0.0	31.92	1.0	1,323	154.87	50	
8	100.00 (Default)	13,661	450	40.00	13,992	100.00	0.0	28.46	1.0	5,363	38.33	3,553	
9	Sub-total	¥ 1,715,197	¥ 225,757	41.77%	¥ 1,810,554	1.22%	0.8	28.17%	2.9	¥559,005	30.87%	¥5,809	¥8,397

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2024											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	¥ 7,659,622	¥ 2,982,214	42.58%	¥ 8,972,778	0.08%	0.8	41.94%	2.5	¥ 2,393,863	26.67%	¥ 3,034	
2	0.15 to < 0.25	2,080,713	423,774	50.55	2,269,491	0.20	0.4	41.71	2.3	1,010,722	44.53	1,949	
3	0.25 to < 0.50	2,239,078	588,853	47.18	2,501,912	0.37	1.3	39.91	2.3	1,368,941	54.71	3,709	
4	0.50 to < 0.75	151,499	29,580	37.82	162,689	0.57	0.0	41.64	3.5	143,749	88.35	388	
5	0.75 to < 2.50	911,494	138,640	40.09	917,006	1.44	1.2	37.68	2.9	847,103	92.37	4,936	
6	2.50 to < 10.00	216,551	73,711	44.36	248,246	6.29	0.3	39.11	2.5	359,704	144.89	6,121	
7	10.00 to < 100.00	56,379	1,014	49.86	45,911	24.57	0.0	42.74	4.1	115,185	250.88	4,783	
8	100.00 (Default)	55,416	767	40.00	62,443	100.00	0.0	35.91	1.0	0	0.00	22,427	
9	Sub-total	¥13,370,757	¥ 4,238,556	43.93%	¥15,180,479	0.82%	4.5	41.24%	2.5	¥ 6,239,270	41.10%	¥ 47,350	¥ 66,115
SME exposures (AIRB)													
1	0.00 to < 0.15	¥ 10,609	¥ 7,000	40.00%	¥ 13,409	0.12%	0.0	32.79%	2.5	¥ 3,172	23.65%	¥ 5	
2	0.15 to < 0.25	118,281	—	—	115,676	0.20	0.0	29.08	3.0	32,084	27.73	68	
3	0.25 to < 0.50	98,876	4,624	40.00	97,997	0.41	0.0	26.83	2.4	32,178	32.83	106	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	92,718	7,165	47.70	95,648	1.78	0.1	24.46	2.7	49,183	51.42	413	
6	2.50 to < 10.00	11,371	1,914	41.14	11,638	7.31	0.0	26.21	1.6	8,904	76.50	225	
7	10.00 to < 100.00	1,034	270	40.00	1,130	18.41	0.0	29.26	2.8	1,541	136.36	60	
8	100.00 (Default)	740	—	—	889	100.00	0.0	28.90	1.0	318	35.81	231	
9	Sub-total	¥ 333,630	¥ 20,974	42.73%	¥ 336,391	1.28%	0.2	27.16%	2.7	¥ 127,384	37.86%	¥ 1,111	¥ 933
SME exposures (FIRB)													
1	0.00 to < 0.15	¥ 3,381	¥ —	—%	¥ 3,381	0.12%	0.0	74.62%	4.9	¥ 2,886	85.37%	¥ 3	
2	0.15 to < 0.25	3,858	—	—	3,858	0.20	0.0	32.94	4.3	1,797	46.59	2	
3	0.25 to < 0.50	209,219	4,799	48.26	210,329	0.48	0.7	26.12	4.4	90,291	42.92	266	
4	0.50 to < 0.75	2,668	—	—	2,668	0.57	0.0	34.02	4.9	1,651	61.88	5	
5	0.75 to < 2.50	337,751	14,614	39.58	340,605	1.66	1.7	27.38	4.4	213,129	62.57	1,561	
6	2.50 to < 10.00	4,795	85	40.00	4,824	6.99	0.0	30.68	3.6	4,350	90.17	99	
7	10.00 to < 100.00	132	—	—	132	18.41	0.0	40.00	3.3	225	170.38	9	
8	100.00 (Default)	1,439	—	—	1,439	100.00	0.0	26.78	1.0	0	0.00	385	
9	Sub-total	¥ 563,245	¥ 19,499	41.72%	¥ 567,238	1.50%	2.5	27.29%	4.4	¥ 314,332	55.41%	¥ 2,333	¥ 1,653
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,382,987	¥ 118,169	40.95%	¥ 1,431,384	0.08%	0.3	31.02%	4.0	¥ 381,845	26.67%	¥ 377	
2	0.15 to < 0.25	518,554	142,142	40.00	575,411	0.23	0.1	29.05	4.3	251,746	43.75	394	
3	0.25 to < 0.50	678,683	132,651	42.23	734,714	0.32	0.1	27.30	3.9	323,682	44.05	648	
4	0.50 to < 0.75	136,190	30,073	40.07	148,241	0.58	0.0	26.77	3.6	76,551	51.63	231	
5	0.75 to < 2.50	298,091	60,073	40.84	322,628	1.32	0.0	28.47	3.5	233,232	72.29	1,232	
6	2.50 to < 10.00	131,459	89,790	40.30	167,648	4.20	0.0	28.30	3.7	164,227	97.95	2,053	
7	10.00 to < 100.00	113,033	12,760	41.34	118,308	20.72	0.0	32.13	3.0	195,560	165.29	8,205	
8	100.00 (Default)	10,956	—	—	14,236	100.00	0.0	26.08	1.0	633	4.44	3,663	
9	Sub-total	¥ 3,269,956	¥ 585,661	40.86%	¥ 3,512,573	1.59%	0.9	29.39%	3.9	¥ 1,627,480	46.33%	¥ 16,806	¥ 18,270

CR6		Millions of Yen, %, 1,000 cases, Year													
		September 30, 2024													
		a	b	c	d	e	f	g	h	i	j	k	l		
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions		
Specialised lending (FIRB)															
1	0.00 to < 0.15	¥ 6,593	¥ —	—%	¥ 6,593	0.09%	0.3	40.11%	1.0	¥ 1,032	15.66%	¥ 2			
2	0.15 to < 0.25	1,690	—	—	1,690	0.23	0.1	40.00	1.0	528	31.25	1			
3	0.25 to < 0.50	2,871	—	—	2,871	0.30	0.1	40.07	1.0	1,014	35.34	3			
4	0.50 to < 0.75	1,158	—	—	1,158	0.58	0.0	40.00	1.0	582	50.26	2			
5	0.75 to < 2.50	1,054	—	—	1,054	1.31	0.0	40.00	1.0	757	71.78	5			
6	2.50 to < 10.00	381	—	—	381	5.76	0.0	40.00	1.0	466	122.21	8			
7	10.00 to < 100.00	854	—	—	854	21.92	0.0	40.02	1.0	1,597	186.92	75			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 14,604	¥ —	—%	¥ 14,604	1.70%	0.7	40.06%	1.0	¥ 5,979	40.94%	¥ 99	¥ 48		
Equity exposures (PD/LGD Approach)															
1	0.00 to < 0.15	¥ 922,848	¥ —	—%	¥ 922,848	0.07%	0.2	90.00%	5.0	¥ 988,855	107.15%	¥ —			
2	0.15 to < 0.25	133,392	—	—	133,392	0.20	0.1	90.00	5.0	192,309	144.16	—			
3	0.25 to < 0.50	68,563	—	—	68,563	0.36	0.2	90.00	5.0	123,717	180.44	—			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	13,394	—	—	13,394	1.49	0.1	90.00	5.0	38,515	287.53	—			
6	2.50 to < 10.00	10,176	—	—	10,176	6.99	0.0	90.00	5.0	44,062	432.99	—			
7	10.00 to < 100.00	749	—	—	749	18.41	0.0	90.00	5.0	4,776	636.97	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 1,149,126	¥ —	—%	¥ 1,149,126	0.19%	0.9	90.00%	5.0	¥ 1,392,236	121.15%	¥ —			
Purchased receivables for corporates, etc. (default risk) (FIRB)															
1	0.00 to < 0.15	¥ 347,896	¥ 4,566	100.00%	¥ 345,969	0.07%	0.2	41.31%	1.2	¥ 57,696	16.67%	¥ 109			
2	0.15 to < 0.25	91,834	20,264	10.00	91,816	0.20	0.1	40.01	1.1	26,300	28.64	76			
3	0.25 to < 0.50	128,830	570	40.00	126,218	0.39	0.9	40.08	1.3	55,136	43.68	201			
4	0.50 to < 0.75	3,567	—	—	3,567	0.57	0.0	40.00	5.0	3,292	92.27	8			
5	0.75 to < 2.50	73,039	—	—	71,543	1.54	2.4	40.16	1.5	60,150	84.07	443			
6	2.50 to < 10.00	5,633	—	—	5,625	3.31	0.0	40.00	2.2	6,439	114.46	74			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	3,779	—	—	3,779	100.00	0.0	40.00	1.0	0	0.00	1,511			
9	Sub-total	¥ 654,581	¥ 25,400	26.85%	¥ 648,521	0.93%	3.8	40.73%	1.3	¥ 209,015	32.22%	¥ 2,425	¥ 547		
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)															
1	0.00 to < 0.15	¥ 465,113	¥ 16,211	10.00%	¥ 466,734	0.07%	0.0	84.43%	1.2	¥ 137,468	29.45%	¥ 291			
2	0.15 to < 0.25	53,951	570	40.00	54,179	0.20	0.0	80.80	1.8	33,586	61.99	87			
3	0.25 to < 0.50	15,074	4,566	100.00	19,640	0.41	0.0	84.77	1.5	18,764	95.54	70			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	710	—	—	710	1.01	0.0	78.83	1.2	989	139.31	5			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 534,848	¥ 21,347	30.05%	¥ 541,264	0.09%	0.1	84.07%	1.3	¥ 190,809	35.25%	¥ 454	¥ 234		

CR6		Millions of Yen, %, 1,000 cases, Year																	
		September 30, 2024																	
		a	b	c	d	e	f	g	h	i	j	k	l						
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions						
Purchased receivables for retail (default risk)																			
1	0.00 to < 0.15	¥	—	¥	—	—%	¥	—	—%	—	—%	—	¥	—	—%	¥	—		
2	0.15 to < 0.25		—		—			—		—		—		—			—		
3	0.25 to < 0.50		7,277		—		7,277	0.29	12.0	72.08		—	2,738	37.63		15			
4	0.50 to < 0.75		—		—			—		—		—	—	—		—			
5	0.75 to < 2.50		—		—			—		—		—	—	—		—			
6	2.50 to < 10.00		—		—			—		—		—	—	—		—			
7	10.00 to < 100.00		—		—			—		—		—	—	—		—			
8	100.00 (Default)		—		—			—		—		—	—	—		—			
9	Sub-total	¥	7,277	¥	—	—%	¥	7,277	0.29%	12.0	72.08%	—	¥	2,738	37.63%	¥	15	¥	11
Qualifying revolving retail exposures																			
1	0.00 to < 0.15	¥	0	¥	35,488	28.20%	¥	10,010	0.10%	39.9	58.41%	—	¥	352	3.51%	¥	5		
2	0.15 to < 0.25		47,914		174,592	17.74		78,899	0.21	179.0	71.28	—		6,292	7.97		119		
3	0.25 to < 0.50		20,069		830,701	10.91		110,710	0.34	123.6	75.83	—		13,976	12.62		290		
4	0.50 to < 0.75		46,579		72,007	17.74		59,358	0.52	93.1	71.28	—		9,737	16.40		220		
5	0.75 to < 2.50		12,341		125,363	24.23		42,718	1.14	92.7	71.30	—		12,701	29.73		349		
6	2.50 to < 10.00		34,851		20,962	23.33		39,742	4.87	39.2	71.64	—		32,339	81.37		1,387		
7	10.00 to < 100.00		185		986	13.45		317	53.17	0.6	68.83	—		532	167.60		121		
8	100.00 (Default)		5,552		3,512	9.73		5,903	100.00	6.4	72.24	—		5,837	98.89		3,797		
9	Sub-total	¥	167,493	¥	1,263,614	14.25%	¥	347,660	2.69%	574.7	72.41%	—	¥	81,770	23.52%	¥	6,291	¥	7,452
Residential mortgage exposures																			
1	0.00 to < 0.15	¥	2,674,064	¥	11,297	100.00%	¥	2,685,361	0.10%	106.9	16.15%	—	¥	103,592	3.85%	¥	439		
2	0.15 to < 0.25		3,210,019		19	100.00		3,210,038	0.18	163.2	15.76	—		190,967	5.94		938		
3	0.25 to < 0.50		4,186,975		1,673	100.00		4,188,648	0.35	268.3	14.93	—		379,056	9.04		2,215		
4	0.50 to < 0.75		64,879		—	—		64,879	0.67	4.7	20.52	—		12,745	19.64		89		
5	0.75 to < 2.50		101,820		19	100.00		101,839	0.84	10.7	17.92	—		20,325	19.95		153		
6	2.50 to < 10.00		—		—	—		—	—	—	—	—		—	—		—		
7	10.00 to < 100.00		77,162		—	—		77,162	19.83	4.6	15.78	—		68,184	88.36		2,413		
8	100.00 (Default)		29,192		159	100.00		29,730	100.00	2.1	16.75	—		8,387	28.21		4,311		
9	Sub-total		¥10,344,115	¥	13,168	100.00%	¥	10,357,662	0.67%	560.8	15.58%	—	¥	783,260	7.56%	¥	10,560	¥	20,822
Other retail exposures																			
1	0.00 to < 0.15	¥	0	¥	18,225	23.59%	¥	4,299	0.08%	16.3	32.18%	—	¥	303	7.06%	¥	1		
2	0.15 to < 0.25		184,857		—	—		184,857	0.23	53.7	69.11	—		57,508	31.10		299		
3	0.25 to < 0.50		427,000		2,748	100.00		429,748	0.43	71.2	35.23	—		98,519	22.92		643		
4	0.50 to < 0.75		186,035		116,057	10.36		198,067	0.56	216.3	48.24	—		74,399	37.56		555		
5	0.75 to < 2.50		174,294		26	42.73		174,306	1.16	84.9	60.48	—		113,088	64.87		1,248		
6	2.50 to < 10.00		59,282		20,938	47.33		69,193	5.13	45.8	43.57	—		44,159	63.81		1,416		
7	10.00 to < 100.00		2,820		676	91.22		3,437	39.05	0.8	39.51	—		3,138	91.30		620		
8	100.00 (Default)		15,353		1,823	28.31		16,168	100.00	9.1	53.15	—		5,418	33.51		8,161		
9	Sub-total	¥	1,049,644	¥	160,496	18.77%	¥	1,080,078	2.45%	498.4	48.29%	—	¥	396,535	36.71%	¥	12,945	¥	11,485

CR6		Millions of Yen, %, 1,000 cases, Year													
		September 30, 2024													
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l		
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions		
Lease transactions															
1	0.00 to < 0.15	¥ 212,204	¥ —	—%	¥ 212,204	0.07%	0.4	41.20%	2.3	¥ 43,915	20.69%	¥ 65			
2	0.15 to < 0.25	130,396	—	—	130,396	0.20	0.1	40.00	3.1	58,019	44.49	106			
3	0.25 to < 0.50	56,477	—	—	56,477	0.40	0.3	40.06	2.8	32,267	57.13	90			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	43,682	—	—	43,682	1.72	0.2	40.00	2.9	42,574	97.46	300			
6	2.50 to < 10.00	7,360	—	—	7,360	6.66	0.0	40.00	2.0	9,889	134.36	196			
7	10.00 to < 100.00	2,060	—	—	2,060	18.41	0.0	40.00	2.5	4,060	197.08	151			
8	100.00 (Default)	265	—	—	265	100.00	0.0	40.00	1.0	0	0.00	106			
9	Sub-total	¥ 452,447	¥ —	—%	¥ 452,447	0.56%	1.2	40.57%	2.6	¥ 190,727	42.15%	¥ 1,018	¥ 794		
Total (all portfolios)		¥ 65,268,098	¥ 7,250,685	35.41%	¥ 67,803,478	0.49%	1,662.5	38.65	2.9	¥12,495,321	18.42%	¥ 107,775	¥136,819		

Notes: 1. “Number of obligors” in Column f: “Qualifying revolving retail exposures,” “Residential mortgage exposures,” and “Other retail exposures” are tallied with the number of loans, because it is difficult to grasp the number of some obligors.
2. Financial Institution exposures (AIRB), purchased receivables for corporates, etc. on default risk (AIRB), purchased receivables for corporates, etc. on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on dilution risk and originator risk of loan participation are not applicable.

CR6		Millions of Yen, %, 1,000 cases, Year													
		September 30, 2023													
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l		
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions		
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))															
1	0.00 to < 0.15	¥ 2,804,845	¥ 33	75.00%	¥ 2,815,074	0.00%	0.0	33.13%	2.3	¥ 26,710	0.94%	¥ 16			
2	0.15 to < 0.25	1,064	1,120	75.00	1,830	0.20	0.0	33.14	1.3	455	24.90	1			
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 2,805,910	¥ 1,153	75.00%	¥ 2,816,904	0.00%	0.0	33.13%	2.3	¥ 27,166	0.96%	¥ 18	¥ 22		
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))															
1	0.00 to < 0.15	¥ 23,581,794	¥ 261,807	75.69%	¥ 23,779,979	0.00%	0.1	44.99%	1.1	¥ 142,921	0.60%	¥ 174			
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.44	0			
3	0.25 to < 0.50	12,564	0	75.00	12,564	0.29	0.0	45.00	3.6	8,746	69.60	16			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 23,594,359	¥ 261,807	75.69%	¥ 23,792,544	0.00%	0.1	44.99%	1.1	¥ 151,667	0.63%	¥ 191	¥ 439		
Financial Institution exposures (AIRB)															
1	0.00 to < 0.15	¥ 495,287	¥ —	—%	¥ 515,965	0.05%	0.0	31.20%	2.4	¥ 90,592	17.55%	¥ 90			
2	0.15 to < 0.25	42,800	9,000	75.00	49,550	0.20	0.0	33.14	1.2	12,070	24.36	33			
3	0.25 to < 0.50	11,170	7,575	86.79	17,745	0.49	0.0	33.14	1.2	7,162	40.36	29			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	5,777	2,182	89.89	7,739	1.51	0.0	33.14	1.0	4,921	63.58	38			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 555,034	¥ 18,757	81.49%	¥ 590,999	0.09%	0.0	31.45%	2.3	¥ 114,747	19.41%	¥ 192	¥ 329		
Financial Institution exposures (FIRB)															
1	0.00 to < 0.15	¥ 274,431	¥ 134,445	75.00%	¥ 375,265	0.05%	0.0	47.67%	2.3	¥ 108,497	28.91%	¥ 104			
2	0.15 to < 0.25	21,667	—	—	21,667	0.20	0.0	74.76	1.4	12,333	56.92	33			
3	0.25 to < 0.50	8	—	—	8	0.49	0.0	45.00	1.0	4	51.86	0			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	2,249	—	—	2,249	0.97	0.0	45.00	3.0	2,207	98.14	9			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 298,356	¥ 134,445	75.00%	¥ 399,190	0.07%	0.0	49.12%	2.2	¥ 123,043	30.82%	¥ 147	¥ 74		

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2023												
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l	
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)														
1	0.00 to < 0.15	¥ 8,077,070	¥ 2,963,419	76.07%	¥ 10,438,503	0.07%	0.7	32.30%	2.4	¥ 1,858,935	17.80%	¥ 2,433		
2	0.15 to < 0.25	1,871,109	446,660	74.46	2,167,023	0.20	0.4	31.81	2.2	687,829	31.74	1,408		
3	0.25 to < 0.50	2,332,966	526,433	73.27	2,722,700	0.38	1.1	30.94	2.3	1,137,166	41.76	3,217		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	842,265	138,382	74.00	899,996	1.53	0.6	28.93	2.1	575,750	63.97	4,021		
6	2.50 to < 10.00	112,826	58,180	74.90	157,146	7.57	0.0	30.45	1.6	179,970	114.52	3,634		
7	10.00 to < 100.00	26,676	278	100.00	11,104	18.41	0.0	32.88	1.2	17,936	161.51	672		
8	100.00 (Default)	33,453	909	75.00	36,609	100.00	0.0	31.79	1.0	16,425	44.86	10,324		
9	Sub-total	¥ 13,296,368	¥ 4,134,264	75.45%	¥ 16,433,083	0.52%	3.0	31.81%	2.4	¥ 4,474,012	27.22%	¥ 25,712	¥ 47,025	
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)														
1	0.00 to < 0.15	¥ 822,303	¥ 307,579	83.95%	¥ 1,087,935	0.07%	0.8	50.68%	2.7	¥ 351,622	32.32%	¥ 404		
2	0.15 to < 0.25	36,849	33,956	100.00	71,012	0.20	0.4	55.94	2.4	46,343	65.26	81		
3	0.25 to < 0.50	590,880	105,535	73.83	668,633	0.33	1.3	45.95	2.9	441,955	66.09	1,003		
4	0.50 to < 0.75	142,956	34,181	75.00	168,592	0.62	0.0	45.00	3.1	150,786	89.43	475		
5	0.75 to < 2.50	435,247	15,143	76.03	446,554	1.41	1.3	43.08	3.7	518,113	116.02	2,697		
6	2.50 to < 10.00	129,368	6,344	73.93	134,054	4.92	0.3	43.53	4.1	220,371	164.38	2,841		
7	10.00 to < 100.00	67,924	0	75.00	68,837	30.61	0.0	44.67	4.3	184,621	268.20	9,403		
8	100.00 (Default)	20,201	20	0.00	25,477	100.00	0.0	43.16	1.0	0	0.00	10,996		
9	Sub-total	¥ 2,245,731	¥ 502,761	81.93%	¥ 2,671,098	2.38%	4.4	47.42%	3.0	¥ 1,913,814	71.64%	¥ 27,903	¥ 21,459	
SME exposures (AIRB)														
1	0.00 to < 0.15	¥ 20,082	¥ 4,300	75.00%	¥ 21,407	0.12%	0.0	29.65%	3.2	¥ 5,038	23.53%	¥ 7		
2	0.15 to < 0.25	110,294	—	—	84,689	0.20	0.0	29.57	3.2	25,705	30.35	51		
3	0.25 to < 0.50	117,422	9,162	97.99	111,807	0.42	0.0	24.52	2.8	32,999	29.51	109		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	100,480	14,909	76.75	109,771	1.58	0.1	22.02	2.6	48,788	44.44	371		
6	2.50 to < 10.00	11,700	1,581	71.92	12,837	7.50	0.0	22.22	1.6	8,825	68.74	216		
7	10.00 to < 100.00	459	—	—	459	18.41	0.0	12.38	3.0	243	52.97	10		
8	100.00 (Default)	1,380	—	—	1,455	100.00	0.0	29.48	1.0	599	41.20	381		
9	Sub-total	¥ 361,819	¥ 29,952	82.74%	¥ 342,428	1.43%	0.2	25.21%	2.8	¥ 122,201	35.68%	¥ 1,147	¥ 1,574	
SME exposures (FIRB)														
1	0.00 to < 0.15	¥ 3,553	¥ —	—%	¥ 3,553	0.12%	0.0	74.55%	4.9	¥ 2,832	79.72%	¥ 3		
2	0.15 to < 0.25	49	—	—	49	0.20	0.0	44.97	1.0	13	27.15	0		
3	0.25 to < 0.50	103,800	2,098	75.00	104,035	0.49	0.6	37.23	4.6	64,202	61.71	189		
4	0.50 to < 0.75	3,087	—	—	3,087	0.62	0.0	40.00	4.9	2,315	75.01	7		
5	0.75 to < 2.50	296,787	4,967	75.61	298,553	1.67	1.6	39.21	4.7	275,542	92.29	1,966		
6	2.50 to < 10.00	4,300	—	—	4,416	7.18	0.0	39.42	3.9	5,437	123.11	123		
7	10.00 to < 100.00	412	—	—	412	18.41	0.0	45.00	3.0	802	194.42	34		
8	100.00 (Default)	3,987	36	0.00	4,063	100.00	0.0	39.80	1.0	0	0.00	1,617		
9	Sub-total	¥ 415,978	¥ 7,103	75.04%	¥ 418,170	2.39%	2.3	39.04%	4.6	¥ 351,146	83.97%	¥ 3,942	¥ 254	

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2023												
		a	b	c	d	e	f	g	h	i	j	k	l	
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Specialised lending (AIRB)														
1	0.00 to < 0.15	¥ 1,371,123	¥ 151,604	75.04%	¥ 1,484,897	0.08%	0.3	27.87%	4.1	¥ 359,319	24.19%	¥ 367		
2	0.15 to < 0.25	149,769	37,511	75.00	177,903	0.20	0.0	28.09	3.2	63,160	35.50	102		
3	0.25 to < 0.50	998,285	198,773	75.18	1,147,741	0.31	0.2	26.01	4.3	503,682	43.88	961		
4	0.50 to < 0.75	173,200	42,191	73.27	204,115	0.65	0.0	25.29	4.2	112,575	55.15	336		
5	0.75 to < 2.50	317,992	66,587	73.05	366,640	1.49	0.0	24.68	3.1	220,345	60.09	1,326		
6	2.50 to < 10.00	38,371	37,597	73.09	65,854	3.80	0.0	23.59	4.4	55,883	84.85	618		
7	10.00 to < 100.00	140,888	14,830	75.00	152,011	21.86	0.0	33.21	3.1	261,789	172.21	11,184		
8	100.00 (Default)	2,391	—	—	2,397	100.00	0.0	37.55	1.0	1,257	52.43	799		
9	Sub-total	¥ 3,192,022	¥ 549,097	74.58%	¥ 3,601,562	1.39%	0.8	26.97%	4.0	¥ 1,578,013	43.81%	¥15,696	¥ 5,294	
Specialised lending (FIRB)														
1	0.00 to < 0.15	¥ 4,883	¥ —	—%	¥ 4,883	0.09%	0.2	45.00%	1.0	¥ 825	16.89%	¥ 1		
2	0.15 to < 0.25	212	—	—	212	0.20	0.0	45.00	1.0	64	30.44	0		
3	0.25 to < 0.50	5,573	—	—	5,573	0.33	0.2	45.00	1.0	2,297	41.21	8		
4	0.50 to < 0.75	753	—	—	753	0.65	0.0	45.00	1.0	451	60.01	2		
5	0.75 to < 2.50	1,127	—	—	1,127	1.35	0.0	45.00	1.0	921	81.72	6		
6	2.50 to < 10.00	77	—	—	77	4.96	0.0	45.00	1.0	99	129.34	1		
7	10.00 to < 100.00	1,197	—	—	1,197	19.09	0.0	45.00	1.0	2,482	207.20	102		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 13,825	¥ —	—%	¥ 13,825	1.99%	0.7	45.00%	1.0	¥ 7,142	51.66%	¥ 124	¥ —	
Equity exposures (PD/LGD Approach)														
1	0.00 to < 0.15	¥ 1,073,226	¥ —	—%	¥ 705,493	0.06%	0.2	90.00%	5.0	¥ 802,466	113.74%	¥ —		
2	0.15 to < 0.25	142,911	—	—	102,630	0.20	0.1	90.00	5.0	150,178	146.32	—		
3	0.25 to < 0.50	75,569	—	—	51,551	0.36	0.3	90.00	5.0	93,606	181.58	—		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	22,245	968	75.00	19,945	1.63	0.2	90.00	5.0	60,643	304.04	—		
6	2.50 to < 10.00	4,705	—	—	4,143	7.20	0.0	90.00	5.0	17,322	418.03	—		
7	10.00 to < 100.00	3,466	—	—	2,402	18.41	0.0	90.00	5.0	15,146	630.47	—		
8	100.00 (Default)	424	—	—	315	100.00	0.0	90.00	5.0	3,553	1,125.00	—		
9	Sub-total	¥ 1,322,551	¥ 968	75.00%	¥ 886,482	0.25%	1.0	90.00%	5.0	¥ 1,142,917	128.92%	¥ —		
Purchased receivables for corporates, etc. (default risk) (AIRB)														
1	0.00 to < 0.15	¥ 8,597	¥ —	—%	¥ 8,597	0.10%	0.0	33.14%	3.6	¥ 2,573	29.93%	¥ 2		
2	0.15 to < 0.25	5,000	—	—	5,000	0.20	0.0	33.14	3.5	2,003	40.07	3		
3	0.25 to < 0.50	15,325	570	75.00	15,753	0.41	0.0	30.34	3.4	7,880	50.02	19		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	43,614	—	—	43,614	1.50	0.0	33.10	3.6	38,132	87.43	217		
6	2.50 to < 10.00	5,776	—	—	5,776	7.77	0.0	33.14	1.3	6,908	119.59	148		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	4,359	—	—	4,359	100.00	0.0	33.14	1.0	2,042	46.86	1,281		
9	Sub-total	¥ 82,673	¥ 570	75.00%	¥ 83,100	6.67%	0.0	32.59%	3.3	¥ 59,541	71.65%	¥ 1,673	¥ 6	

CR6		Millions of Yen, %, 1,000 cases, Year													
		September 30, 2023													
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l		
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions		
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)															
1	0.00 to < 0.15	¥ 452	¥ —	—%	¥ 452	0.09%	0.0	100.00%	1.0	¥ 176	39.05%	¥ —			
2	0.15 to < 0.25	2,280	570	75.00	2,707	0.22	0.0	100.00	1.0	1,937	71.54	—			
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 2,732	¥ 570	75.00%	¥ 3,159	0.20%	0.0	100.00%	1.0	¥ 2,113	66.90%	¥ —	¥ —		
Purchased receivables for corporates, etc. (default risk) (FIRB)															
1	0.00 to < 0.15	¥ 414,647	¥ 625	75.00%	¥ 415,116	0.07%	0.2	45.00%	1.3	¥ 72,321	17.42%	¥ 132			
2	0.15 to < 0.25	76,921	—	—	76,921	0.20	0.1	45.00	1.0	23,752	30.87	70			
3	0.25 to < 0.50	137,788	—	—	137,788	0.38	1.2	45.00	1.2	65,580	47.59	238			
4	0.50 to < 0.75	3,815	—	—	3,815	0.62	0.0	45.00	4.9	4,049	106.12	10			
5	0.75 to < 2.50	90,513	—	—	90,513	1.54	3.7	45.00	1.2	77,516	85.64	627			
6	2.50 to < 10.00	408	—	—	408	6.60	0.0	45.00	1.0	600	147.07	12			
7	10.00 to < 100.00	782	5,981	75.00	5,268	14.17	0.0	45.00	4.5	12,633	239.77	335			
8	100.00 (Default)	4,923	—	—	4,923	100.00	0.0	45.00	1.0	0	0.00	2,215			
9	Sub-total	¥ 729,800	¥ 6,606	75.00%	¥ 734,754	1.10%	5.3	45.00%	1.3	¥ 256,453	34.90%	¥ 3,644	¥ 502		
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)															
1	0.00 to < 0.15	¥ 515,734	¥ 6,008	75.00%	¥ 520,240	0.07%	0.6	83.95%	1.3	¥ 154,143	29.62%	¥ 38			
2	0.15 to < 0.25	50,971	—	—	50,971	0.21	0.1	93.37	1.3	35,524	69.69	5			
3	0.25 to < 0.50	8,061	598	75.00	8,509	0.40	0.0	65.28	2.1	6,990	82.15	8			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	2,427	—	—	2,427	1.02	0.0	90.71	1.3	3,603	148.45	2			
6	2.50 to < 10.00	954	—	—	954	3.54	0.0	99.99	1.0	2,464	258.33	0			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 578,148	¥ 6,606	75.00%	¥ 583,103	0.09%	0.8	84.55%	1.3	¥ 202,726	34.76%	¥ 55	¥ —		
Purchased receivables for retail (default risk)															
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —			
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—			
3	0.25 to < 0.50	15,131	—	—	15,131	0.29	21.0	72.13	—	5,754	38.02	32			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 15,131	¥ —	—%	¥ 15,131	0.29%	21.0	72.13%	—	¥ 5,754	38.02%	¥ 32	¥ 41		

CR6		Millions of Yen, %, 1,000 cases, Year													
		September 30, 2023													
		a	b	c	d	e	f	g	h	i	j	k	l		
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions		
Qualifying revolving retail exposures															
1	0.00 to < 0.15	¥ 0	¥ 37,149	26.78%	¥ 9,949	0.09%	40.8	58.92%	—	¥ 338	3.40%	¥ 5			
2	0.15 to < 0.25	48,024	670,249	11.22	123,273	0.21	183.8	71.83	—	10,148	8.23	193			
3	0.25 to < 0.50	20,210	1,011,570	7.13	92,427	0.35	126.3	76.35	—	11,867	12.84	247			
4	0.50 to < 0.75	43,877	279,755	11.22	75,285	0.53	90.4	71.83	—	12,688	16.85	288			
5	0.75 to < 2.50	11,436	190,801	12.30	34,914	1.09	98.0	70.86	—	9,982	28.59	271			
6	2.50 to < 10.00	33,901	61,669	11.85	41,211	4.92	39.2	71.96	—	33,920	82.30	1,461			
7	10.00 to < 100.00	209	1,277	10.06	337	54.90	0.4	69.97	—	593	175.85	133			
8	100.00 (Default)	154	4,604	7.66	7,197	100.00	7.9	72.31	—	8,158	113.35	4,552			
9	Sub-total	¥ 157,814	¥ 2,257,078	9.75%	¥ 384,596	2.80%	587.0	72.52%	—	¥ 87,698	22.80%	¥ 7,153	¥ 8,738		
Residential mortgage exposures															
1	0.00 to < 0.15	¥ 4,246,304	¥ 12,817	100.00%	¥ 4,259,122	0.10%	140.2	15.61%	—	¥ 158,776	3.72%	¥ 673			
2	0.15 to < 0.25	2,278,048	19	100.00	2,278,068	0.16	100.5	16.41	—	130,190	5.71	619			
3	0.25 to < 0.50	3,664,257	863	100.00	3,665,130	0.32	219.7	15.82	—	327,101	8.92	1,862			
4	0.50 to < 0.75	69,295	—	—	69,295	0.68	5.1	20.65	—	13,900	20.05	98			
5	0.75 to < 2.50	99,322	19	100.00	99,341	0.86	10.0	18.45	—	20,855	20.99	158			
6	2.50 to < 10.00	8,146	—	—	8,146	7.36	0.2	12.57	—	4,078	50.06	75			
7	10.00 to < 100.00	59,239	7	100.00	59,247	19.48	3.3	16.61	—	54,868	92.60	1,933			
8	100.00 (Default)	26,296	9	100.00	26,817	100.00	1.6	17.13	—	7,624	28.43	3,984			
9	Sub-total	¥ 10,450,911	¥ 13,737	100.00%	¥ 10,465,170	0.57%	481.0	15.93%	—	¥ 717,395	6.85%	¥ 9,405	¥ 26,528		
Other retail exposures															
1	0.00 to < 0.15	¥ 0	¥ 19,533	21.44%	¥ 4,188	0.09%	17.5	17.98%	—	¥ 180	4.29%	¥ 0			
2	0.15 to < 0.25	182,069	—	—	182,069	0.23	53.3	69.59	—	57,834	31.76	303			
3	0.25 to < 0.50	172,364	—	—	172,364	0.36	65.3	39.40	—	41,522	24.08	258			
4	0.50 to < 0.75	411,074	120,980	27.28	444,417	0.55	230.9	35.00	—	120,853	27.19	901			
5	0.75 to < 2.50	171,332	7,564	99.73	178,876	1.26	94.3	61.02	—	120,082	67.13	1,406			
6	2.50 to < 10.00	44,472	14,936	37.86	50,128	6.19	35.2	35.04	—	26,792	53.44	1,103			
7	10.00 to < 100.00	2,984	649	94.57	3,629	38.59	0.7	35.22	—	2,949	81.26	605			
8	100.00 (Default)	8,211	1,871	30.09	17,117	100.00	9.7	49.28	—	7,764	45.35	7,814			
9	Sub-total	¥ 992,509	¥ 165,534	31.15%	¥ 1,052,792	2.60%	507.2	46.29%	—	¥ 377,979	35.90%	¥ 12,393	¥ 12,916		
Lease transactions															
1	0.00 to < 0.15	¥ 195,247	¥ —	—%	¥ 195,247	0.08%	0.4	45.00%	2.5	¥ 48,733	24.95%	¥ 71			
2	0.15 to < 0.25	131,282	—	—	131,282	0.20	0.1	45.00	3.4	69,678	53.07	120			
3	0.25 to < 0.50	60,302	—	—	60,302	0.39	0.3	45.00	2.5	37,692	62.50	106			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	35,628	—	—	35,628	1.70	0.2	45.00	2.6	36,110	101.35	272			
6	2.50 to < 10.00	8,482	—	—	8,482	6.92	0.0	45.00	1.9	13,278	156.53	264			
7	10.00 to < 100.00	14,871	—	—	14,871	18.41	0.0	45.00	3.9	36,584	246.00	1,232			
8	100.00 (Default)	271	—	—	850	100.00	0.0	45.00	1.0	0	0.00	382			
9	Sub-total	¥ 446,085	¥ —	—%	¥ 446,664	1.21%	1.2	45.00%	2.8	¥ 242,077	54.19%	¥ 2,451	¥ 2,097		
Total (all portfolios)		¥ 61,557,763	¥ 8,091,014	56.58%	¥ 65,734,765	0.51%	1,617.2	36.57%	2.0	¥ 11,957,613	18.19%	¥ 111,886	¥ 127,304		

CR7: IRB – Effect on RWA of credit derivatives used as CRM technique

CR7		Millions of Yen	
		September 30, 2024	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 57,241	¥ 57,241
2	Sovereign Exposures – AIRB	27,283	27,283
3	Financial Institution Exposures – FIRB	282,713	282,713
4	Financial Institution Exposures – AIRB	—	—
5	Corporate exposures (excluding specialised lending) – FIRB	6,560,497	6,560,497
6	Corporate exposures (excluding specialised lending) – AIRB	687,032	687,032
7	Specialised lending – FIRB	771,349	771,349
8	Specialised lending – AIRB	1,627,480	1,627,480
9	Retail – Qualifying revolving retail exposures	81,770	81,770
10	Retail – Residential mortgage exposures	783,260	783,260
11	Retail – Other retail exposures	396,535	396,535
12	Purchased receivables – FIRB	402,563	402,563
13	Purchased receivables – AIRB	—	—
14	Total	¥ 11,677,728	¥ 11,677,728

CR7		Millions of Yen	
		September 30, 2023	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 151,667	¥ 151,667
2	Sovereign Exposures – AIRB	26,258	26,258
3	Financial Institution Exposures – FIRB	123,043	123,043
4	Financial Institution Exposures – AIRB	112,220	112,220
5	Corporate exposures (excluding specialised lending) – FIRB	2,264,961	2,264,961
6	Corporate exposures (excluding specialised lending) – AIRB	4,599,647	4,599,647
7	Specialised lending – FIRB	788,958	788,958
8	Specialised lending – AIRB	1,578,013	1,578,013
9	Retail – Qualifying revolving retail exposures	87,698	87,698
10	Retail – Residential mortgage exposures	717,395	717,395
11	Retail – Other retail exposures	377,979	377,979
12	Equity Exposures – FIRB	1,445,050	1,445,050
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	464,934	464,934
15	Purchased receivables – AIRB	61,655	61,655
16	Total	¥ 12,799,485	¥ 12,799,485

Note: SuMi TRUST Bank Group does not use credit derivatives as credit risk mitigation techniques.

CR10: IRB – Specialised Lending (Supervisory Slotting Criteria Approach)

CR10		Millions of Yen, %										
September 30, 2024												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialised lending (supervisory slotting criteria approach)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
	2.5 years≤	—	—	70%	—	—	—	—	—	—	—	—
Good	< 2.5 years	—	—	70%	—	—	—	—	—	—	—	—
	2.5 years≤	124	—	90%	—	124	—	—	124	111	0	—
Satisfactory		729	—	115%	—	—	—	729	729	839	20	—
Weak		—	—	250%	—	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—	—
Total		¥ 854	¥ —	—	¥ —	¥ 124	¥ —	¥ 729	¥ 854	¥ 951	¥ 21	—
HVCRE												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	Expected losses
Strong	< 2.5 years	¥ —	¥ —	70%						¥ —	¥ —	¥ —
	2.5 years≤	—	710	95%						284	269	1
Good	< 2.5 years	5,509	749	95%						5,808	5,518	23
	2.5 years≤	4,704	26,759	120%						15,408	18,489	61
Satisfactory		89,519	80,620	140%						121,767	170,474	3,409
Weak		161,121	166,862	250%						227,866	569,666	18,229
Default		—	—	—						—	—	—
Total		¥ 260,854	¥ 275,701	—						¥ 371,135	¥ 764,418	¥ 21,724

Note: The template has been changed, as indicated above, as of the end of March 2024.

CR10: IRB – Specialised Lending (Supervisory Slotting Criteria Approach) and Equity Exposures (Market-Based Approach, etc.)

CR10		Millions of Yen, %										
September 30, 2023												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialised lending (supervisory slotting criteria approach)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
	≥ 2.5 years	—	—	70%	—	—	—	—	—	—	—	
Good	< 2.5 years	—	—	70%	—	—	—	—	—	—	—	
	≥ 2.5 years	177	—	90%	—	177	—	—	177	159	1	
Satisfactory		6,078	—	115%	3,074	—	—	3,004	6,078	6,990	170	
Weak		—	—	250%	—	—	—	—	—	—	—	
Default		—	—	—	—	—	—	—	—	—	—	
Total		¥ 6,256	¥ —	—	¥ 3,074	¥ 177	¥ —	¥ 3,004	¥ 6,256	¥ 7,150	¥ 171	
HVCRE												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	Expected losses
Strong	< 2.5 years	¥ 9,413	¥ 2,832	70%						¥ 11,537	¥ 8,076	¥ 46
	≥ 2.5 years	9,155	13,678	95%						19,414	18,443	77
Good	< 2.5 years	49,536	15,951	95%						61,500	58,425	246
	≥ 2.5 years	23,430	32,052	120%						47,470	56,964	189
Satisfactory		58,092	256,617	140%						250,555	350,778	7,015
Weak		45,570	89,628	250%						112,791	281,978	9,023
Default		—	—	—						—	—	—
Total		¥ 195,198	¥ 410,761	—						¥ 503,269	¥ 774,665	¥16,598
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to market-based approach												
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	
Simple risk weight method – Listed shares		¥ 5,954	¥ 7,529	300%						¥ 13,484	¥ 40,454	
Simple risk weight method – Unlisted shares		55,283	13,515	400%						65,419	261,678	
Internal Models Approach		—	—	—						—	—	
Total		¥ 61,238	¥ 21,045	—						¥ 78,904	¥ 302,133	
Equity exposures subject to 100% risk weight												
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%						—	—	

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

CCR1						
Millions of Yen						
September 30, 2024						
Item No.		a	b	c	d	e
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM
1	SA-CCR	¥ 152,667	¥ 470,803		1.4	¥ 872,859
2	Expected Exposure Method (IMM)			—	—	—
3	Simple Approach for credit risk mitigation					—
4	Comprehensive Approach for credit risk mitigation					148,117
5	Exposure variation estimation model					—
6	Total					¥ 384,305
CCR1						
Millions of Yen						
September 30, 2023						
Item No.		a	b	c	d	e
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM
1	SA-CCR	¥ —	¥ —		1.4	¥ —
	Current Exposure Method (CEM)	958,976	862,958			1,821,935
2	Expected Exposure Method (IMM)			—	—	—
3	Simple Approach for credit risk mitigation					—
4	Comprehensive Approach for credit risk mitigation					877,021
5	Exposure variation estimation model					—
6	Total					¥ 631,573

CVA1: Reduced BA-CVA

Not applicable.

CVA2: Full BA-CVA

CVA2		Millions of Yen	
		September 30, 2024	
Item No.		a	
		CVA risk capital requirement	
1	K Reduced	¥ 37,254	
2	K Hedged	37,254	
3	Total	¥ 37,254	

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen			
		September 30, 2023			
		a		b	
Item No.		EAD post-CRM		RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)	
1	Total portfolios subject to advanced risk measurement method	¥	—	¥	—
2	(i) Amount of CVA Value at Risk (including the multiplier)				
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)				
4	Total portfolios subject to the standardised risk measurement method		1,536,240		690,362
5	Total portfolios subject to the CVA capital charge	¥	1,536,240	¥	690,362

CVA3: SA-CVA risk capital requirement and the number of counterparties

Not applicable.

CVA4: Risk-weighted assets flow statements of CVA risk exposure under SA-CVA

Not applicable.

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3			Millions of Yen																
			September 30, 2024																
			a	b	c	d	e	f	g	h	i	j	k	l	m	n			
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)																
			0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total			
1	Government of Japan and Bank of Japan (BOJ)	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—		
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
4	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
9	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
10	Financial institutions, type I financial institutions and insurance companies		—	—	10,800	21,054	—	40	—	—	—	—	—	2,836	—	34,732			
11	Corporates, etc.		—	—	—	—	—	—	—	—	—	—	8,006	—	—	—	8,006		
12	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
13	Other than the above		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
14	Total	¥	—	¥	—	¥10,800	¥21,054	¥	—	¥	40	¥	—	¥	—	¥8,006	¥	—	¥42,739

Note: The aggregate calculation on this statement includes exposures based on the standardised approach only.

CCR3			Millions of Yen									
			September 30, 2023									
			a	b	c	d	e	f	g	h	i	
Item No.			Credit equivalent amounts (post-CRM)									
	Regulatory portfolio	Risk weight	0%	10%	20%	50%	75%	100%	150%	Other	Total	
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—	
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	
4	Local governments of Japan		—	—	—	—	—	—	—	—	—	
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	
9	The three local public corporations		—	—	—	—	—	—	—	—	—	
10	Financial institutions and type I financial instruments business operators		—	—	714,120	—	—	—	—	—	714,120	
11	Corporates, etc.		—	—	—	—	—	—	—	—	—	
12	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—	
13	Other than the above		—	—	—	—	—	1,494	—	—	1,494	
14	Total		¥ —	¥ —	¥ 714,120	¥ —	¥ —	¥ 1,494	¥ —	¥ —	¥ 715,615	

Note: The aggregate calculation in this statement includes exposures based on the standardised approach only.

CCR4: IRB – CCR exposures by portfolio and PD scale

CCR4		Millions of Yen, %, 1,000 cases, Year													
Item No.	PD scale	September 30, 2024													
		a		b		c		d		e		f		g	
		EAD post-CRM		Average PD		Number of obligors		Average LGD		Average maturity		Credit RWA		RWA density	
Sovereign exposures															
1	0.00 to < 0.15	¥	35,367	0.00%	0.0	45.00%	2.0	¥	893	2.52%					
2	0.15 to < 0.25		—	—	—	—	—		—	—					
3	0.25 to < 0.50		—	—	—	—	—		—	—					
4	0.50 to < 0.75		—	—	—	—	—		—	—					
5	0.75 to < 2.50		—	—	—	—	—		—	—					
6	2.50 to < 10.00		—	—	—	—	—		—	—					
7	10.00 to < 100.00		—	—	—	—	—		—	—					
8	100.00 (Default)		—	—	—	—	—		—	—					
9	Sub-total	¥	35,367	0.00%	0.0	45.00%	2.0	¥	893	2.52%					
Financial Institution exposures															
1	0.00 to < 0.15	¥	427,454	0.05%	0.1	45.70%	2.2	¥	113,757	26.61%					
2	0.15 to < 0.25		1,309	0.23	0.0	45.00	1.2		603	46.10					
3	0.25 to < 0.50		6,653	0.28	0.0	45.00	4.9		6,915	103.94					
4	0.50 to < 0.75		—	—	—	—	—		—	—					
5	0.75 to < 2.50		335	1.09	0.0	45.00	1.0		254	76.09					
6	2.50 to < 10.00		—	—	—	—	—		—	—					
7	10.00 to < 100.00		—	—	—	—	—		—	—					
8	100.00 (Default)		—	—	—	—	—		—	—					
9	Sub-total	¥	435,751	0.06%	0.1	45.69%	2.2	¥	121,532	27.89%					
Corporate exposures															
1	0.00 to < 0.15	¥	253,554	0.06%	0.3	47.67%	2.5	¥	69,370	27.35%					
2	0.15 to < 0.25		27,121	0.20	0.0	40.26	2.9		12,045	44.41					
3	0.25 to < 0.50		15,679	0.36	0.1	40.05	3.0		9,172	58.49					
4	0.50 to < 0.75		—	—	—	—	—		—	—					
5	0.75 to < 2.50		10,046	1.65	0.0	40.06	3.1		10,351	103.02					
6	2.50 to < 10.00		383	4.49	0.0	40.00	3.5		532	139.04					
7	10.00 to < 100.00		—	—	—	—	—		—	—					
8	100.00 (Default)		58	100.00	0.0	40.00	1.0		0	0.00					
9	Sub-total	¥	306,844	0.16%	0.5	46.37%	2.6	¥	101,472	33.06%					
SME exposures															
1	0.00 to < 0.15	¥	766	0.12%	0.0	40.00%	3.4	¥	274	35.77%					
2	0.15 to < 0.25		2,250	0.20	0.0	40.00	4.3		997	44.30					
3	0.25 to < 0.50		605	0.44	0.0	40.00	3.4		382	63.24					
4	0.50 to < 0.75		—	—	—	—	—		—	—					
5	0.75 to < 2.50		322	1.87	0.0	40.00	1.3		266	82.63					
6	2.50 to < 10.00		—	—	—	—	—		—	—					
7	10.00 to < 100.00		—	—	—	—	—		—	—					
8	100.00 (Default)		—	—	—	—	—		—	—					
9	Sub-total	¥	3,945	0.36%	0.0	40.00%	3.7	¥	1,921	48.69%					
Specialised lending															
1	0.00 to < 0.15	¥	72,178	0.08%	0.1	40.05%	4.5	¥	26,204	36.30%					
2	0.15 to < 0.25		44,654	0.24	0.0	40.00	4.9		28,881	64.67					
3	0.25 to < 0.50		29,186	0.30	0.0	40.00	4.7		20,341	69.69					
4	0.50 to < 0.75		10,177	0.58	0.0	40.00	4.9		9,365	92.02					
5	0.75 to < 2.50		7,605	1.23	0.0	40.00	4.9		8,711	114.53					
6	2.50 to < 10.00		28,449	2.98	0.0	40.00	4.9		40,133	141.06					
7	10.00 to < 100.00		1,957	12.85	0.0	40.00	4.6		4,088	208.92					
8	100.00 (Default)		2,116	100.00	0.0	40.00	1.0		0	0.00					
9	Sub-total	¥	196,326	1.84%	0.3	40.02%	4.7	¥	137,727	70.15%					
Total (all portfolios)		¥	978,236	0.45%	1.1	44.71%	2.8	¥	363,546	37.16%					

Note: SuMi TRUST Bank Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

CCR4		Millions of Yen, %, 1,000 cases, Year								
		September 30, 2023								
		a		b	c	d	e	f		g
Item No.	PD scale	EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density		
Sovereign exposures										
1	0.00 to < 0.15	¥	17,382	0.01%	0.0	26.20%	2.4	¥	1,671	9.61%
2	0.15 to < 0.25		—	—	—	—	—		—	—
3	0.25 to < 0.50		—	—	—	—	—		—	—
4	0.50 to < 0.75		—	—	—	—	—		—	—
5	0.75 to < 2.50		—	—	—	—	—		—	—
6	2.50 to < 10.00		—	—	—	—	—		—	—
7	10.00 to < 100.00		—	—	—	—	—		—	—
8	100.00 (Default)		—	—	—	—	—		—	—
9	Sub-total	¥	17,382	0.01%	0.0	26.20%	2.4	¥	1,671	9.61%
Financial Institution exposures										
1	0.00 to < 0.15	¥	739,064	0.04%	0.1	24.10%	2.5	¥	143,779	19.45%
2	0.15 to < 0.25		92	0.20	0.0	21.32	3.4		60	64.65
3	0.25 to < 0.50		29,274	0.28	0.0	10.24	3.5		24,119	82.39
4	0.50 to < 0.75		—	—	—	—	—		—	—
5	0.75 to < 2.50		768	2.03	0.0	45.00	3.5		987	128.50
6	2.50 to < 10.00		—	—	—	—	—		—	—
7	10.00 to < 100.00		—	—	—	—	—		—	—
8	100.00 (Default)		—	—	—	—	—		—	—
9	Sub-total	¥	769,200	0.05%	0.1	22.93%	2.5	¥	168,946	21.96%
Corporate exposures										
1	0.00 to < 0.15	¥	712,660	0.03%	0.3	23.11%	1.4	¥	98,687	13.84%
2	0.15 to < 0.25		16,334	0.20	0.0	44.02	2.5		7,290	44.63
3	0.25 to < 0.50		27,156	0.35	0.1	45.00	1.7		13,497	49.70
4	0.50 to < 0.75		—	—	—	—	—		—	—
5	0.75 to < 2.50		3,674	1.39	0.0	45.00	3.0		3,886	105.78
6	2.50 to < 10.00		598	5.12	0.0	45.00	1.1		807	134.85
7	10.00 to < 100.00		—	—	—	—	—		—	—
8	100.00 (Default)		7	100.00	0.0	45.00	1.0		—	0.00
9	Sub-total	¥	760,432	0.06%	0.6	23.83%	1.4	¥	124,169	16.32%
Specialised lending										
1	0.00 to < 0.15	¥	28,154	0.10%	0.1	45.00%	3.9	¥	11,911	42.30%
2	0.15 to < 0.25		961	0.20	0.0	45.00	4.6		621	64.67
3	0.25 to < 0.50		22,035	0.30	0.1	45.00	4.8		17,428	79.09
4	0.50 to < 0.75		18,272	0.65	0.0	45.00	4.7		19,242	105.31
5	0.75 to < 2.50		34,218	1.16	0.0	45.00	4.6		42,443	124.03
6	2.50 to < 10.00		31,145	3.11	0.0	45.00	4.7		49,205	157.98
7	10.00 to < 100.00		19,033	30.79	0.0	45.00	4.6		48,605	255.37
8	100.00 (Default)		—	—	—	—	—		—	—
9	Sub-total	¥	153,821	4.84%	0.3	45.00%	4.6	¥	189,460	123.16%
Total (all portfolios)		¥	1,700,837	0.49%	1.0	24.46%	2.2	¥	484,248	28.47%

Notes: 1. SuMi TRUST Bank Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.
2. Corporate exposures include SME exposures.

CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen					
		September 30, 2024					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Item No.		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ 85,613	¥ 523,102	¥ 6,950	¥ 492,038	¥ 139,623	¥ 812,402
2	Cash (other currency)	—	254,953	—	212,810	2,503,866	—
3	Domestic sovereign debt	5,199	63,439	7,415	88,616	285,904	308,874
4	Other sovereign debt	4,599	—	—	—	1,283,318	4,679,171
5	Government agency debt	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	172,462	480
7	Equity securities	—	—	—	12,385	1,587,689	651,913
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 95,412	¥ 841,495	¥ 14,365	¥ 805,851	¥ 5,972,865	¥ 6,452,843

CCR5		Millions of Yen					
		September 30, 2023					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Item No.		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 511,379	¥ —	¥ 762,901	¥ 110,028	¥ 472,875
2	Cash (other currency)	—	1,083,716	—	588,873	1,378,219	1,846
3	Domestic sovereign debt	6,250	39,211	15,485	59,610	190,148	326,117
4	Other sovereign debt	6,296	—	—	—	895,144	3,581,359
5	Government agency debt	—	—	—	—	221,738	72,543
6	Corporate bonds	—	—	—	—	183,499	—
7	Equity securities	—	—	—	8,346	1,600,291	723,889
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 12,546	¥ 1,634,307	¥ 15,485	¥1,419,731	¥ 4,579,068	¥ 5,178,630

CCR6: Credit derivatives exposures

CCR6		Millions of Yen	
		September 30, 2024	
		a	b
		Protection bought	Protection sold
Item No.	Notionals		
1	Single-name credit default swaps	¥ 19,600	¥ 19,600
2	Index credit default swaps	1,588	—
3	Total return swaps	16,938	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 38,126	¥ 19,600
Fair values			
7	Positive fair value (asset)	344	436
8	Negative fair value (liability)	(1,843)	—

CCR6		Millions of Yen	
		September 30, 2023	
		a	b
		Protection bought	Protection sold
Item No.	Notionals		
1	Single-name credit default swaps	¥ 21,600	¥ 21,600
2	Index credit default swaps	53,988	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 75,588	¥ 21,600
Fair values			
7	Positive fair value (asset)	10	541
8	Negative fair value (liability)	(1,269)	(10)

CCR8: Exposures to central counterparties (CCP)

CCR8		Millions of Yen	
		September 30, 2024	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 21,985
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 126,208	2,524
3	(i) OTC derivatives	54,730	1,094
4	(ii) Exchange-traded derivatives	36,370	727
5	(iii) Repo transactions	35,107	702
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	
8	Non-segregated initial margin	195,309	3,906
9	Pre-funded default fund contributions	49,790	15,555
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

CCR8		Millions of Yen	
		September 30, 2023	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 70,897
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥1,854,273	37,085
3	(i) OTC derivatives	1,666,304	33,326
4	(ii) Exchange-traded derivatives	84,863	1,697
5	(iii) Repo transactions	103,105	2,062
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	
8	Non-segregated initial margin	288,085	5,761
9	Pre-funded default fund contributions	41,653	28,049
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

SEC1: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the amount of credit risk-weighted assets only)

SEC1		Millions of Yen								
		September 30, 2024								
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 85,410	¥ —	¥ 85,410	¥320,776	¥ —	¥320,776	¥ 303,148	¥ —	¥ 303,148
2	Residential mortgage	85,410	—	85,410	16,730	—	16,730	127,533	—	127,533
3	Credit card	—	—	—	40,885	—	40,885	53,506	—	53,506
4	Other retail exposures	—	—	—	263,161	—	263,161	122,108	—	122,108
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	184	—	184	2,051,324	—	2,051,324
7	Loans to corporates	—	—	—	—	—	—	2,051,324	—	2,051,324
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	184	—	184	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2023								
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 85,268	¥ —	¥ 85,268	¥ 309,078	¥ —	¥ 309,078	¥ 182,015	¥ —	¥ 182,015
2	Residential mortgage	85,268	—	85,268	18,000	—	18,000	143,435	—	143,435
3	Credit card	—	—	—	41,433	—	41,433	26,530	—	26,530
4	Other retail exposures	—	—	—	249,644	—	249,644	12,048	—	12,048
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	8,175	—	8,175	3,598	—	3,598	1,276,757	—	1,276,757
7	Loans to corporates	—	—	—	—	—	—	1,276,757	—	1,276,757
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	8,175	—	8,175	3,598	—	3,598	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC2: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the capital requirement for market risk only)

As of September 30, 2024
Not applicable.

As of September 30, 2023
Not applicable.

SEC3: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as originator or sponsor)

SEC3		Millions of Yen														
		September 30, 2024														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation				Re-securitisation			Securitisation				Re-securitisation			
		Retail underlying		Wholesale	Senior		Non-senior	Retail underlying		Wholesale	Senior		Non-senior			
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥148,553	¥148,553	¥148,553	¥148,369	¥ 184	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	239,729	239,729	239,729	239,729	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	15,231	15,231	15,231	15,231	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	2,855	2,855	2,855	2,855	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	¥	1 ¥	1 ¥	1 ¥	1 ¥	—	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥405,485	¥405,485	¥405,485	¥405,301	¥ 184	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	885	885	885	885	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	¥	1 ¥	1 ¥	1 ¥	1 ¥	—	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥102,357	¥102,357	¥102,357	¥102,357	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	137	137	137	137	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	¥	13 ¥	13 ¥	13 ¥	13 ¥	—	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 8,188	¥ 8,188	¥ 8,188	¥ 8,188	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	11	11	11	11	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	¥	1 ¥	1 ¥	1 ¥	1 ¥	—	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —

SEC3		Millions of Yen														
		September 30, 2023														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
			Securitisation			Re-securitisation				Securitisation			Re-securitisation			
				Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 192,504	¥ 192,504	¥ 192,504	¥ 188,906	¥ 3,598	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	171,768	171,768	171,768	171,768	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	28,762	28,762	28,762	28,762	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	13,077	13,077	13,077	4,902	8,175	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	¥ 6	¥ 6	¥ 6	¥ 6	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) including the Internal Assessment Approach (IAA)	¥ 404,264	¥ 404,264	¥ 404,264	¥ 392,490	¥ 11,773	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,849	1,849	1,849	1,849	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	¥ 6	¥ 6	¥ 6	¥ 6	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) including the Internal Assessment Approach (IAA)	¥ 143,349	¥ 143,349	¥ 143,349	¥ 113,287	¥ 30,062	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	448	448	448	448	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	¥ 83	¥ 83	¥ 83	¥ 83	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) including the Internal Assessment Approach (IAA)	¥ 11,467	¥ 11,467	¥ 11,467	¥ 9,062	¥ 2,404	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	35	35	35	35	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	¥ 6	¥ 6	¥ 6	¥ 6	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —

SEC4: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as investor)

SEC4		Millions of Yen																
		September 30, 2024																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o		
		Total																
Item No.		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)									
			Securitisation				Re-securitisation				Securitisation				Re-securitisation			
				Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior			
Exposure values (by RW bands)																		
1	≤ 20% risk weight	¥2,167,619	¥2,167,619	¥2,167,619	¥	235,438	¥1,932,181	¥	—	¥	—	¥	—	¥	—	¥	—	
2	> 20% to 50% risk weight	56,578	56,578	56,578	49,437	7,140		—	—	—	—	—	—	—	—	—	—	
3	> 50% to 100% risk weight	84,314	84,314	84,314	7,372	76,942		—	—	—	—	—	—	—	—	—	—	
4	> 100% to < 1,250% risk weight	45,960	45,960	45,960	10,900	35,060		—	—	—	—	—	—	—	—	—	—	
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	
Exposure Values (by regulatory approach)																		
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥2,300,669	¥2,300,669	¥2,300,669	¥	249,345	¥2,051,324	¥	—	¥	—	¥	—	¥	—	¥	—	
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	53,803	53,803	53,803	53,803	—	—	—	—	—	—	—	—	—	—	—	—	
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	
RWA (by regulatory approach)																		
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 329,919	¥ 329,919	¥ 329,919	¥ 42,529	¥ 287,390	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	25,624	25,624	25,624	25,624	—	—	—	—	—	—	—	—	—	—	—	—	
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	
Capital requirement values (by regulatory approach)																		
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 26,393	¥ 26,393	¥ 26,393	¥ 3,402	¥ 22,991	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,049	2,049	2,049	2,049	—	—	—	—	—	—	—	—	—	—	—	—	
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	

SEC4		Millions of Yen															
		September 30, 2023															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total															
Item No.		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)								
			Securitisation				Re-securitisation				Securitisation				Re-securitisation		
				Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior		
Exposure values (by RW bands)																	
1	≤ 20% risk weight	¥1,411,699	¥1,411,699	¥1,411,699	¥	150,085	¥1,261,613	¥	—	¥	—	¥	—	¥	—	¥	—
2	> 20% to 50% risk weight	20,464	20,464	20,464	5,320	15,143	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	23,108	23,108	23,108	23,108	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,500	3,500	3,500	3,500	—	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) including the Internal Assessment Approach (IAA)	¥1,432,242	¥1,432,242	¥1,432,242	¥	155,484	¥1,276,757	¥	—	¥	—	¥	—	¥	—	¥	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	26,530	26,530	26,530	26,530	—	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) including the Internal Assessment Approach (IAA)	¥ 212,438	¥ 212,438	¥ 212,438	¥	28,840	¥ 183,598	¥	—	¥	—	¥	—	¥	—	¥	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	15,003	15,003	15,003	15,003	—	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																	
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) including the Internal Assessment Approach (IAA)	¥ 16,995	¥ 16,995	¥ 16,995	¥	2,307	¥ 14,687	¥	—	¥	—	¥	—	¥	—	¥	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,200	1,200	1,200	1,200	—	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under the standardised approach

MR1		Millions of Yen
		September 30, 2024
Item No.		Market risk capital requirement
1	General interest rate risk	¥ 53,717
2	Equity risk	574
3	Commodity risk	3
4	Foreign exchange risk	20,279
5	Credit spread risk - non-securitisations	1,442
6	Credit spread risk - securitisations (non-correlation trading portfolio)	—
7	Credit spread risk - securitisation (correlation trading portfolio)	—
8	Default risk - non-securitisations	2,678
9	Default risk - securitisations (non-correlation trading portfolio)	—
10	Default risk - securitisations (correlation trading portfolio)	—
11	Residual risk add-on	3,178
	Others	—
12	Total	¥ 81,874

Note: The template has been changed, as indicated above, as of the end of March 2024.

MR1: Market risk under the standardised approach

MR1		Millions of Yen
		September 30, 2023
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 39,521
2	Equity risk (general and specific)	—
3	Foreign exchange risk	27,526
4	Commodity risk	11
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 67,059

MR2: Market Risk under the Internal Modeled Approach (IMA)

Not applicable.

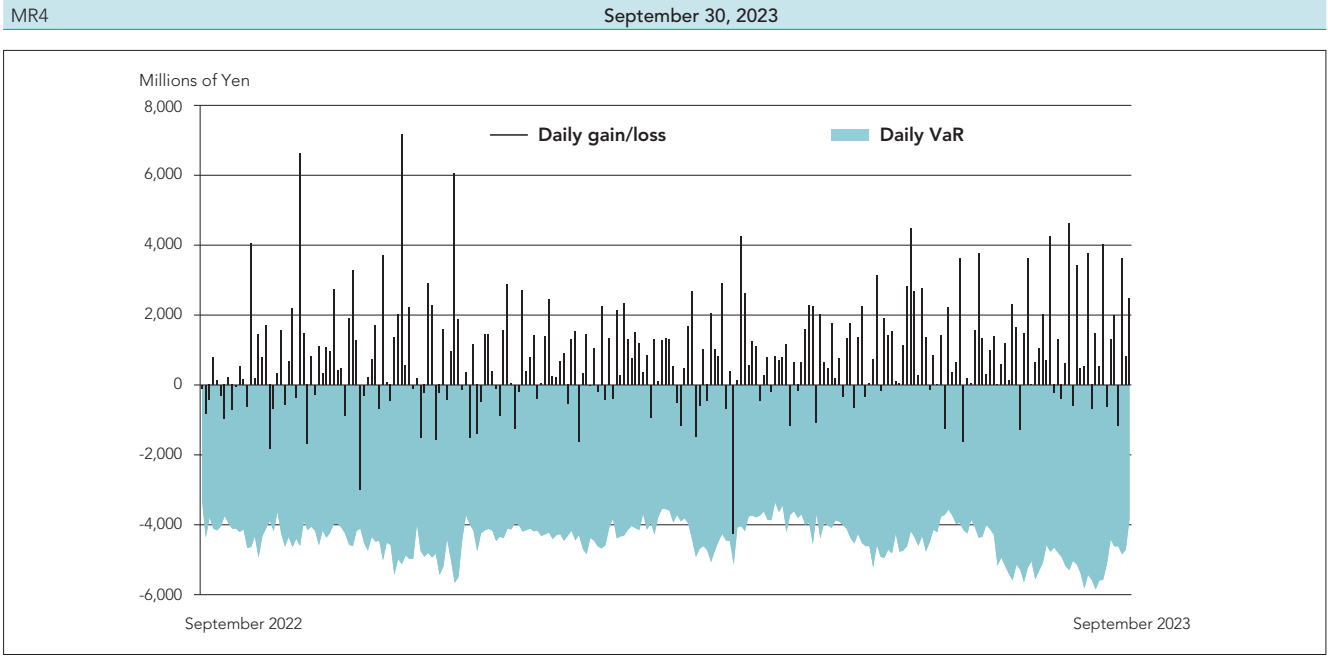
MR3: Market risk under the simplified standardised approach

Not applicable.

MR3: Values of the Internal Model Approach (Market risk)

MR3		Millions of Yen
		September 30, 2023
		VaR (holding period:10 business days, one-sided confidence interval:99%)
1	Maximum value	¥ 17,530
2	Average value	12,426
3	Minimum value	8,753
4	Period end	10,020
		Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)
5	Maximum value	39,040
6	Average value	30,286
7	Minimum value	23,065
8	Period end	37,854
		Incremental risk charge (one-sided confidence interval: 99.9%)
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
		Comprehensive risk capital charge (one-sided confidence interval: 99.9%)
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

MR4: Backtesting results by the Internal Model Approach



Note: As shown above, during the reported period, no exceedance occurred in backtesting.

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
1	Parallel up	¥ 125,746	¥ 72,606	¥ (93,292)	¥ (84,363)
2	Parallel down	—	105	87,912	80,768
3	Steepener	57,561	48,341		
4	Flattener	5,934	1,572		
5	Short rate up	37,463	10,147		
6	Short rate down	7,575	3,595		
7	Maximum	125,746	72,606	87,912	80,768
		e		f	
		September 30, 2024		September 30, 2023	
8	Tier 1 Capital	¥ 2,654,292		¥ 2,575,868	

OR1: Historical operational risk losses

OR1 Item No.		Millions of Yen, cases										
		a	b	c	d	e	f	g	h	i	j	l
		September 30, 2024	September 30, 2023	September 30, 2022	September 30, 2021	September 30, 2020	September 30, 2019	September 30, 2018	September 30, 2017	September 30, 2016	September 30, 2015	Ten-year average
Using ¥ 2 Million threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,437	¥ 614	¥ 3,427	¥ 84	¥ 250	¥ 74	¥ 305	¥ 765	¥ 186	¥ 561	¥ 770
2	Total number of operational risk losses	23	19	19	14	23	16	13	13	15	13	16
3	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	1,437	614	3,427	84	250	74	305	765	186	561	770
Using ¥ 10 Million threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,394	¥ 565	¥ 3,349	¥ 45	¥ 188	¥ 12	¥ 272	¥ 734	¥ 148	¥ 521	¥ 723
7	Total number of operational risk losses	15	6	4	3	6	1	5	4	4	5	5
8	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	1,394	565	3,349	45	188	12	272	734	148	521	723
Details of operational risk calculation												
11	Are losses used to calculate the ILM? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	IF “No” in Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	—	—	—	—	—	—	—	—	—	—	—

Notes: 1. The new template has been introduced, as indicated above, as of the end of March 2024.
2. For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of September 2024, we use conservative estimates for the ILM.

OR2: Business indicator and subcomponents

OR2 Item No.		Millions of Yen		
		a	b	c
		September 30, 2024	September 30, 2023	September 30, 2022
1	ILDC (Interest, Lease, and Divided Component)	¥ 247,125		
2	Interest and lease income	1,354,419	¥ 1,102,982	¥ 680,830
3	Interest and lease expense	1,518,442	1,136,452	463,781
4	Interest earning assets	69,005,293	64,419,981	59,752,987
5	Divided income	27,192	13,747	31,611
6	SC (Service Component)	466,830		
7	Fee and commission income	475,097	441,813	428,954
8	Fee and commission expense	75,612	72,409	71,728
9	Other operating income	5,209	8,225	5,046
10	Other operating expense	18,234	17,741	11,867
11	FC (Financial Component)	283,523		
12	Net Profit / Losses on the trading book	144,645	33,525	(56,390)
13	Net Profit / Losses on the banking book	297,029	207,718	107,928
14	BI (Business Indicator)	997,478		
15	BIC (Business Indicator Component)	143,621		
16	BI gross of excluded divested activities	997,478		
17	Reduction in BI due to excluded divested activities	—		

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

OR3: Operational risk capital requirement

OR3 Item No.		Millions of Yen
		September 30, 2024
1	Business indicator component (BIC)	¥ 143,621
2	Internal loss multiplier (ILM)	0.68
3	Minimum required operationl risk capital	99,030
4	Operational risk risk-weighted assets	1,237,876

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

ENC1: Asset Encumbrance

ENC1		Millions of Yen				
		September 30, 2024				
		a		b	c	d
Item No.		Encumbered assets		Unencumbered assets	Total	Of which : securitisation exposures
1	Cash and Due from Banks	¥	—	¥25,304,537	¥25,304,537	¥ —
2	Call Loans and Bills Bought		—	36,000	36,000	—
3	Receivables under Resale Agreements		—	288,417	288,417	—
4	Receivables under Securities Borrowing Transactions		—	523,985	523,985	—
5	Monetary Claims Bought		—	921,186	921,186	337,529
6	Tradeling Assets		—	1,667,643	1,667,643	—
7	Money Held in Trust		—	100	100	—
8	Securities		5,740,628	4,424,744	10,165,372	780,303
9	Loans and Bills Discounted		4,503,693	27,463,901	31,967,594	818,148
10	Foregin Exchanges		—	45,217	45,217	—
11	Lease Receivables and Investment Assets		20,173	699,803	719,976	—
12	Other Assets		1,113,141	1,905,714	3,018,855	14,150
13	Trangible Fixed Assets		—	229,359	229,359	—
14	Intangible Fixed Assets		—	43,769	43,769	—
15	Assets for Retirement Benefits		—	106,219	106,219	—
16	Deferred Tax Assets		—	21,951	21,951	—
17	Customeres' Liabilities for Acceptances and Guarantees		—	582,211	582,211	—
18	Allowance for Loan Losses		—	(118,295)	(118,295)	—
19	Total Assets		¥11,377,636	¥64,146,466	¥75,524,102	¥ 1,950,130

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CMS2: Comparison of modelled and standardised risk-weighted assets for credit risk at asset class level

CMS2		Millions of Yen							
		September 30, 2024							
		a		b		c		d	
		Credit risk-weighted assets (RWA)							
Item No.			RWA for modelled approaches that banks have supervisory approval to use		RWA for column (a) if re-computed using standardised approaches		Total Actual RWA (ie RWA which banks report as current requirements)		RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥	88,294	¥	31,247	¥	111,558	¥	54,511
	Of which: Local governments of Japan		5,609		—		5,609		—
	Of which: Foreign non-central government public sector entities (PSE)		8,888		11,598		18,834		21,543
	Of which: Multilateral development banks (MDBs)		—		—		—		—
	Of which: Japan Finance Organization for Municipalities (JFM)		12,270		4,206		12,270		4,206
	Of which: Government-affiliated agencies of Japan		10,811		12,483		10,811		12,483
	Of which: The three local public corporations		88		14		88		14
2	Financial institutions exposures		289,802		495,285		376,270		581,753
3	Equity exposures		1,392,236		1,149,126		1,401,422		1,158,313
4	Purchased Receivables		402,563		645,575		402,563		645,575
5	Corporate exposures (excluding SME exposures and Specialised lending)		6,964,521		12,395,762		7,354,851		12,786,092
	Of which: Foundation Internal Ratings-Based (FIRB) Approach		6,405,515		11,383,928		6,795,846		11,774,258
	Of which: Advanced Internal Ratings-Based (AIRB) Approach		559,005		1,011,834		559,005		1,011,834
6	SME exposures		462,877		661,489		466,285		664,897
	Of which: Foundation Internal Ratings-Based (FIRB) Approach		335,492		450,514		338,900		453,922
	Of which: Advanced Internal Ratings-Based (AIRB) Approach		127,384		210,974		127,384		210,974
7	Residential mortgage exposures		783,260		3,880,351		783,260		3,880,351
8	Qualifying Revolving retail exposures		81,770		158,703		81,770		158,703
9	Other retail exposures		396,535		723,334		396,535		723,334
10	Specialised lending		2,398,829		3,827,739		2,427,623		3,856,532
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)		1,204,441		1,354,158		1,204,441		1,354,158
11	Total	¥	13,260,691	¥	23,968,614	¥	13,802,142	¥	24,510,065

Note: 1. The new template has been introduced, as indicated above, as of the end of March 2024.
2. This table is prepared by classifying exposures based on the Standardised Approach into the IRB portfolio. Please refer to page 188 for an overview of the classification criteria.

Composition of Basel III Leverage Ratio

Consolidated

As of September 30 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2024	2023
1	Total assets reported in the consolidated balance sheet	¥ 76,652,726	
2	The amount of assets of subsidiaries that are not included in the scope of the Basel III leverage ratio on a consolidated basis (deduction)	—	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	22,674,159	
5	Adjustment for fiduciary assets recognised on the consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	—	
7	Adjustments for eligible cash pooling transactions	—	
8	The amount of adjustment related to derivative transactions	(1,460,843)	
8a	Total exposures related to derivative transactions	1,447,556	
8b	The amount of assets related to derivative transactions (deduction)	2,908,399	
9	The amount of adjustment related to repo transactions, etc.	183,224	
9a	The total exposures related to repo transactions, etc.	995,626	
9b	The total exposures related to repo transactions, etc. (deduction)	812,402	
10	Total exposures related to off-balance sheet transactions	3,493,426	
11	The amount of adjustment items pertaining to Tier1 capital (Allowance for loan losses) (deduction)	—	
12	Other adjustments	(1,124,149)	
	The amount of adjustment items pertaining to Tier1 capital (except Allowance for loan losses) (deduction)	343,234	
12a			
12b	The amount of customers’ liabilities for acceptances and guarantees (deduction)	582,211	
	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	
12c			
	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)	198,703	
12d			
	The amount of assets of subsidiaries that are included in the scope of the Basel III leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	
12e			
13	Total exposures	¥ 55,070,224	

As of September 30 Corresponding line # on Basel III disclosure template (LR2)		Items	Millions of Yen, %	
			2024	2023
On-balance sheet exposures (1)				
1	On-balance sheet exposures before adjusting for items		¥ 49,675,553	
2	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework		—	
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)		198,703	
4	The amount of securities received under repo transactions, etc. (deduction)		—	
5	The amount of adjustment items pertaining to Tier1 capital(Allowance for loan losses) (deduction)		—	
6	The amount of adjustment items pertaining to Tier1 capital(except Allowance for loan losses) (deduction)		343,234	
7	Total on-balance sheet exposures	(A)	49,133,615	
Exposures related to derivative transactions (2)				
8	The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4		¥ 184,239	
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4		1,263,316	
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)		—	
11	Adjusted effective notional amount of written credit derivatives, etc.		19,600	
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)		19,600	
13	Total exposures related to derivative transactions	(B)	1,447,556	
Exposures related to repo transactions (3)				
14	The amount of assets related to repo transactions, etc.		¥ 812,402	
15	The amount of deductions from the assets above (Line14) (deduction)		—	
16	The exposures for counterparty credit risk for repo transactions, etc.		183,224	
17	The exposures for agent repo transactions			
18	The total exposures related to repo transactions, etc.	(C)	995,626	
Exposures related to off-balance sheet transactions (4)				
19	Notional amount of off-balance sheet transactions		¥ 8,927,938	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)		5,434,511	
22	Total exposures related to off-balance sheet transactions	(D)	3,493,426	
Basel III leverage ratio on a consolidated basis (5)				
23	The amount of capital (Tier1 capital)	(E)	¥ 2,654,292	
24	Total exposures ((A)+(B)+(C)+(D))	(F)	55,070,224	
25	Basel III leverage ratio on a consolidated basis(E)/(F)		4.81%	
26	Minimum leverage ratio requirement		3.15%	
Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) (6)				
	Total exposures	(F)	¥ 55,070,224	
	The Bank of Japan deposit		22,674,159	
	Total exposures (Including due from the Bank of Japan)	(F')	77,744,384	
	Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) ((E)/(F'))		3.41%	
Disclosure of mean values (7)				
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))		¥ 833,462	
	Mean value of the amount of assets related to repo transactions, etc.	(G)	833,462	
	Mean value of the amount deducted from repo transactions, etc. (deduction)	(H)	—	
29	Quarter-end value of the amount of assets related to repo transactions, etc. (after deduction) ((I)+(J))		812,402	
14	Quarter-end value of the amount of assets related to repo transactions, etc.	(I)	812,402	
15	Quarter-end value of the amount deducted from repo transactions, etc. (deduction)	(J)	—	
30	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(K)	55,091,284	
30a	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(L)	77,765,444	
31	Basel III leverage ratio on a consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(K))		4.81%	
31a	Basel III leverage ratio on a consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(L))		3.41%	

Note: 1. Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with “Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation” (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

2. The new template has been introduced, as indicated above, as of the end of March 2024.

As of September 30		Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	September 30, 2024September 30, 2023
On-Balance Sheet Exposures			
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 47,077,509
1a	1	Total Assets Reported in the Consolidated Balance Sheet	53,368,130
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (Deduction)	—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	6,290,620
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	258,388
3		Total On-Balance Sheet Exposures (A)	46,819,120
Exposures Related to Derivative Transactions			
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.	¥ 1,367,478
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.	1,263,093
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,260,774
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	25,020
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)	—
9		Adjusted Effective Notional Amount of Written Credit Derivatives	21,600
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	21,600
11	4	Total Exposures Related to Derivative Transactions (B)	3,866,325
Exposures Related to Repo Transactions			
12		The Amount of Assets Related to Repo Transactions, etc.	¥ 582,904
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	253,618
15		The Exposures for Agent Repo Transactions	—
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	836,522
Exposures Related to Off-Balance Sheet Transactions			
17		Notional Amount of Off-Balance Sheet Transactions	¥ 9,193,280
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,486,376
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,706,904
Basel III Leverage Ratio on a Consolidated Basis			
20		The Amount of Capital (Tier 1 Capital) (E)	¥ 2,575,868
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	55,228,873
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.66%
		Minimum leverage ratio requirement	3.00%
Basel III Leverage Ratio on a Consolidated basis (Including due from the Bank of Japan)			
		Total Exposures (F)	¥ 55,228,873
		The Bank of Japan Deposit	19,498,955
		Total Exposures (Including due from the Bank of Japan) (F')	74,727,828
		Basel III Leverage Ratio on a Consolidated basis (Including due from the Bank of Japan) (H) = (E)/(F')	3.44%

Note: Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with “Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation” (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

Liquidity Coverage Ratio (LCR)

Consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2024 2nd Quarter		Fiscal Year 2024 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 23,940,580		¥ 21,543,720	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,019,421	¥ 1,748,909	¥ 19,055,559	¥ 908,953
3	of which: Stable deposits	2,190,617	65,718	1,767,155	53,014
4	of which: Less stable deposits	16,828,804	1,683,191	8,555,991	855,938
5	Cash outflows related to unsecured wholesale funding	15,884,090	12,401,579	15,682,416	12,139,897
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,493,279	8,010,767	11,538,049	7,995,530
8	of which: Debt securities	4,390,811	4,390,811	4,144,366	4,144,366
9	Cash outflows related to secured funding, etc.	3,388		3,464	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	7,414,561	2,661,295	7,360,879	2,451,020
11	of which: Cash outflows related to derivative transactions, etc.	902,508	902,508	736,314	736,314
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,512,052	1,758,786	6,624,565	1,714,706
14	Cash outflows related to contractual funding obligations, etc.	408,017	219,167	525,553	433,870
15	Cash outflows related to contingencies	923,077	22,962	842,754	21,366
16	Total cash outflows	17,057,302		15,958,571	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 256,568	¥ —	¥ 173,575	¥ —
18	Cash inflows related to collection of loans, etc.	2,498,239	1,640,580	2,684,144	1,811,407
19	Other cash inflows	796,406	552,238	714,473	476,791
20	Total cash inflows	3,551,214	2,192,819	3,572,192	2,288,199
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	23,940,580		21,543,720	
22	Net cash outflows	14,864,483		13,670,372	
23	Consolidated Liquidity Coverage Ratio (LCR)	161.0		157.5	
24	The number of data used to calculate the average value	62		62	

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

- (1) Items concerning fluctuations in the LCR over time
Our consolidated LCR has trended steadily for the most part in the past two years.
- (2) Items concerning evaluation of the LCR level
Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going forward, we do not expect our LCR to deviate significantly from the current level.
- (3) Items concerning the composition of totals for eligible high-quality liquid assets
The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality liquid assets and net cash outflows in major currencies.
- (4) Other items concerning LCR
We don't apply the “Treatment for Qualifying Operational Deposits” and the “Additional Collateral Requirements At the Time of Market Valuation Change Based on the Scenario Approach” stipulated by the Notification.
In addition, in consideration of the impact on the consolidated LCR, monthly or quarterly data are used to calculate daily averages for consolidated subsidiaries that are immaterial and have practical limitations.

Net Stable Funding Ratio (NSFR)

Consolidated

Consolidated Net Stable Funding Ratio

Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

Item No.		Millions of Yen, %						Weighted value
		Fiscal Year 2024 2nd Quarter						
		Unweighted value by residual maturity						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)								
1	Capital	¥ 3,032,641	¥ —	¥ —	¥ 311,000	¥ 3,343,641		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,032,641	—	—	252,684	3,285,325		
3	of which: Other capital instruments that are not included in the above category	—	—	—	58,315	58,315		
4	Funding from retail and small business customers	18,885,056	—	—	—	17,104,763		
5	of which: Stable deposits	2,164,253	—	—	—	2,056,040		
6	of which: Less stable deposits	16,720,802	—	—	—	15,048,722		
7	Wholesale funding	4,740,305	27,264,917	6,447,468	9,820,230	18,523,994		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	4,740,305	27,264,917	6,447,468	9,820,230	18,523,994		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	646,821	1,186,402	49,054	644,700	42,873		
12	of which: Derivative liabilities	—	—	—	637,796	—		
13	of which: All other liabilities and equity not included in the above categories	646,821	1,186,402	49,054	6,904	42,873		
14	Total available stable funding	—	—	—	—	¥ 39,015,272		
Required stable funding (RSF) items (2)								
15	HQLA	—	—	—	—	¥ 1,364,109		
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—		
17	Loans, repo transactions-related assets, securities and other similar assets	266,140	5,775,001	2,556,260	28,241,301	27,027,644		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	812,402	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	115,212	1,508,042	657,485	2,758,835	3,416,982		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	14,219	3,031,646	1,642,530	13,106,894	13,490,386		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	346,218	139,113	103,265	316,935		
22	of which: Residential mortgages	—	219,422	219,710	9,789,190	7,679,409		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	145,281	145,282	5,316,671	3,721,968		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	136,707	203,487	36,535	2,586,381	2,440,866		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,793,943	146,104	6,869	2,543,478	4,087,144		
27	of which: Physical traded commodities, including gold	—	—	—	—	—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	421,927	358,638		
29	of which: Derivative assets	—	—	—	—	—		
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	56,281	56,281		
31	of which: All other assets not included in the above categories	1,793,943	146,104	6,869	2,065,268	3,672,223		
32	Off-balance sheet items	—	—	—	7,389,539	574,583		
33	Total required stable funding	—	—	—	—	¥ 33,053,482		
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	118.0%		

Item No.		Millions of Yen, %						Weighted value
		Fiscal Year 2024 1st Quarter						
		Unweighted value by residual maturity						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)								
1	Capital	¥ 3,056,987	¥ —	¥ —	¥ 251,000	¥ 3,307,987		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,056,987	—	—	198,225	3,255,212		
3	of which: Other capital instruments that are not included in the above category	—	—	—	52,774	52,774		
4	Funding from retail and small business customers	13,282,108	—	—	5,798,754	17,851,067		
5	of which: Stable deposits	1,968,314	—	—	239,181	2,109,080		
6	of which: Less stable deposits	11,313,793	—	—	5,559,573	15,741,987		
7	Wholesale funding	5,376,425	26,850,407	4,603,426	10,204,732	17,001,587		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	5,376,425	26,850,407	4,603,426	10,204,732	17,001,587		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	877,672	1,261,545	9,717	8,653	25,831		
12	of which: Derivative liabilities	—	—	—	—	—		
13	of which: All other liabilities and equity not included in the above categories	877,672	1,261,545	9,717	8,653	25,831		
14	Total available stable funding	—	—	—	—	¥ 38,186,473		
Required stable funding (RSF) items (2)								
15	HQLA	—	—	—	—	¥ 1,251,697		
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—		
17	Loans, repo transactions-related assets, securities and other similar assets	310,973	6,434,175	2,250,453	29,001,349	27,991,839		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	557,789	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	143,050	1,611,560	654,908	2,876,238	3,568,240		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	14,434	3,719,165	1,343,846	13,600,115	14,104,961		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	604,698	134,687	97,224	439,940		
22	of which: Residential mortgages	—	219,634	219,293	9,824,726	7,708,361		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	144,962	144,502	5,324,272	3,723,364		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	153,488	326,025	32,404	2,700,267	2,610,275		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,846,935	274,577	8,583	2,734,231	4,567,192		
27	of which: Physical traded commodities, including gold	—	—	—	—	—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	389,769	331,304		
29	of which: Derivative assets	—	—	—	6,865	6,865		
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	80,782	80,782		
31	of which: All other assets not included in the above categories	1,846,935	274,577	8,583	2,256,814	4,148,240		
32	Off-balance sheet items	—	—	—	7,684,972	615,374		
33	Total required stable funding	—	—	—	—	¥ 34,426,104		
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	110.9%		

Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

(1) Items concerning fluctuations in the consolidated NSFR over time

Our consolidated NSFR has remained mainly stable since its implementaion on September 30,2021.

(2) Items concerning special provisions for interdependent assets and liabilities

The “Special provisions for interdependent assets and liabilities” stipulated in the items under Article 101 of the Financial Services Agency Notification on Liquidity Ratio are not applied on a consolidated basis.

(3) Other items concerning consolidated NSFR

Our consolidated NSFR satisfies the regulated level (100%), and does not differ significantly from the initial forecast. In terms of future NSFR forecast, we do not expect significant deviations from the current level.

KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023
Available capital (amounts)						
1	Common Equity Tier1 (CET1)	¥ 2,005,373	¥ 2,070,680	¥ 2,044,380	¥ 2,010,630	¥ 1,984,409
2	Tier1	2,275,373	2,340,680	2,314,380	2,280,630	2,254,409
3	Total capital	2,572,132	2,545,592	2,567,763	2,542,483	2,519,826
Risk-weighted assets (RWA) (amounts)						
4	Total RWA	¥ 21,404,254	¥ 23,027,909	¥ 22,531,732	¥ 22,496,014	¥ 22,668,454
4a	Total RWA (pre-floor)	21,404,254	23,027,909	22,531,732		
	Total RWA (floor final execution basis)	21,404,254	23,027,909	22,638,006		
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio	9.36%	8.99%	9.07%	8.93%	8.75%
5a	CET1 ratio (pre-floor)	9.36%	8.99%	9.07%		
	CET1 ratio (floor final execution basis)	9.36%	8.99%	9.03%		
6	Tier1 ratio	10.63%	10.16%	10.27%	10.13%	9.94%
6a	Tier1 ratio (pre-floor)	10.63%	10.16%	10.27%		
	Tier1 ratio (floor final execution basis)	10.63%	10.16%	10.22%		
7	Total capital ratio	12.01%	11.05%	11.39%	11.30%	11.11%
7a	Total capital ratio (pre-floor)	12.01%	11.05%	11.39%		
	Total capital ratio (floor final execution basis)	12.01%	11.05%	11.34%		
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	¥ 52,631,307	¥ 55,160,984	¥ 54,340,406	¥ 53,607,991	¥ 53,106,429
14	Basel III leverage ratio	4.32%	4.24%	4.25%	4.25%	4.24%

Note: The template has been changed, as indicated above, as of the end of March 2024.

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2024 2nd Quarter	Fiscal Year 2024 1st Quarter	Fiscal Year 2023 4th Quarter	Fiscal Year 2023 3rd Quarter	Fiscal Year 2023 2nd Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 23,451,333	¥ 21,136,235	¥ 20,885,075	¥ 20,473,128	¥ 20,433,620
16	Net cash outflows	13,965,892	12,995,266	11,849,094	11,983,032	13,035,077
17	Non-consolidated LCR	167.9%	162.6%	176.2%	170.8%	156.7%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	¥ 37,767,758	¥ 37,009,444	¥ 37,933,222	¥ 36,852,326	¥ 36,183,346
19	Total required stable funding	30,539,439	31,957,188	31,502,200	30,919,297	30,608,769
20	Non-consolidated NSFR	123.6%	115.8%	120.4%	119.1%	118.2%

Composition of Capital (Non-consolidated BIS capital adequacy ratio)

Non-consolidated

CC1: Composition of Capital

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2–1c–26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,877,785	¥ 1,895,449	
1a	of Which: Capital Stock and Capital Surplus	685,103	685,103	
2	of Which: Retained Earnings	1,272,758	1,248,542	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	80,076	38,196	
	of Which: Others	—	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares	—	—	
3	Valuation and Translation Adjustments	424,502	341,919	(a)
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,302,288	2,237,369	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	87,079	69,047	
8	of Which: Goodwill (Including Those Equivalent)	—	—	
9	of Which: Other Intangible Assets	87,079	69,047	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(3,039)	(25,406)	
12	Shortfall of Eligible Provisions to Expected Losses	4,368	14,008	
13	Securitisation Gain on Sale	555	722	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	8,440	6,711	
15	Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	199,510	187,875	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	
17	Reciprocal Cross-Holdings in Common Equity	—	—	
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	—	—	
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
20	of Which: Mortgage Servicing Rights	—	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
24	of Which: Mortgage Servicing Rights	—	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	
28	Common Equity Tier 1 Capital: Regulatory Adjustments (B)	296,914	252,959	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)–(B)	¥ 2,005,373	¥ 1,984,409	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	31b Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments	—	—	
	32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000	¥ 270,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
36	Additional Tier 1 Capital: Instruments (D)	270,000	270,000	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) – (E)	270,000	270,000	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,275,373	2,254,409	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	296,758	265,417	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
50	Provisions Allowed in Group Tier 2	—	—	
50a	of Which: General Allowance for Credit Losses	—	—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—	—	
51	Tier 2 Capital: Instruments and Provisions (H)	296,758	265,417	
Tier 2 Capital: Regulatory Adjustments				
52	Investments in Own Tier 2 Instruments	—	—	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
57	Tier 2 Capital: Regulatory Adjustments (I)	—	—	
Tier 2 Capital (T2)				
58	Tier 2 Capital (J) = (H) – (I)	296,758	265,417	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	¥ 2,572,132	¥ 2,519,826	

CC1				Millions of Yen, %	
As of September 30			a	b	c
Basel III Template No.	Items		2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Total Risk Weighted Assets					
60	Total Risk Weighted Assets	(L)	¥21,404,254	¥ 22,668,454	
Capital Ratios (Non-consolidated)					
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	9.36%	8.75%	
62	Tier 1 Capital Ratio	(G)/(L)	10.63%	9.94%	
63	Total Capital Ratio	(K)/(L)	12.01%	11.11%	
Regulatory Adjustments (before Risk Weighting)					
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)		188,031	192,011	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		60,918	60,857	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		—	—	
Provisions Included in Tier 2 Capital: Instruments and Provisions					
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)		—	—	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		2,890	5,494	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		—	—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		112,592	114,237	

Note: Our capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with “Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation” (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the non-consolidated BIS capital adequacy ratio itself or parts of the internal control over the procedure to calculate the ratio.

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital ElementsNon-consolidated

As of September 30, 2024

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 24,881,270		
	Call Loans	36,000		
	Receivables under Resale Agreements	288,417		
	Receivables under Securities Borrowing Transactions	523,985		
	Monetary Claims Bought	114,424		
	Trading Assets	1,755,618		
	Money Held in Trust	99		6-a
	Securities	10,299,038		6-b
	Loans and Bills Discounted	32,221,282		6-c
	Foreign Exchanges	45,217		
	Other Assets	2,985,902		6-d
	Tangible Fixed Assets	181,946		
	Intangible Fixed Assets	125,510		2
	Prepaid Pension Expenses	287,562		3
	Customers' Liabilities for Acceptances and Guarantees	483,326		
	Allowance for Loan Losses	(96,015)		
	Total Assets	¥ 74,133,585		

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	38,022,320		
Negotiable Certificates of Deposit		10,187,098		
Call Money		146,844		
Payables under Repurchase Agreements		2,643,152		
Trading Liabilities		1,449,443		
Borrowed Money		8,156,661		7
Foreign Exchanges		3,152		
Short-term Bonds Payable		1,621,760		
Bonds Payable		2,278,587		
Borrowed Money from Trust Account		3,684,982		
Other Liabilities		2,887,491		6-e
Provision for Bonuses		7,797		
Provision for Directors' Bonuses		—		
Provision for Stocks Payment		1,031		
Provision for Retirement Benefits		1,164		
Provision for Reimbursement of Deposits		2,530		
Provision for Contingent Losses		1,542		
Deferred Tax Liabilities		169,951		4-a
Deferred Tax Liabilities for Land Revaluation		2,381		4-b
Acceptances and Guarantees		483,326		
Total Liabilities		71,751,221		
(Net Assets)				
Capital Stock		342,037		1-a
Capital Surplus		343,066		1-b
Retained Earnings		1,272,758		1-c
Total Shareholders' Equity		1,957,861		
Valuation Differences on Available-for-Sale Securities		450,726		
Deferred Gains (Losses) on Hedges		(20,145)		5
Revaluation Reserve for Land		(6,078)		
Total Valuation and Translation Adjustments		424,502	(a)	
Total Net Assets		2,382,364		
Total Liabilities and Net Assets	¥	74,133,585		

Note: The regulatory balance sheet is the same as the accounting balance sheet.

(Appendix)

1. Shareholders' equity

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,272,758		1-c
Total Shareholders' Equity	¥ 1,957,861		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,957,861	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	685,103		1a
of Which: Retained Earnings	1,272,758		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 125,510		2
Associated Deferred Tax Liabilities	38,431		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	87,079	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-benefit pension fund net assets (prepaid pension Expenses)

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 287,562		3
Associated Deferred Tax Liabilities	88,051		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 199,510		15

4. Deferred tax assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 169,951		4-a
Deferred Tax Liabilities for Land Revaluation	2,381		4-b
Associated Intangible Fixed Assets	38,431		
Associated Prepaid Pension Expenses	88,051		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (20,145)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (3,039)	Excluding those items whose valuation differences arising from hedged items are recognized as “Valuation and translation adjustments”	11

6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 99		6-a
Securities	10,299,038		6-b
Loans and Bills Discounted	32,221,282	Including Subordinated Debts	6-c
Other Assets	2,985,902	Including derivatives	6-d
Other Liabilities	¥ 2,887,491	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	188,031		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	188,031		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	60,918		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	60,918		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 8,156,661		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	296,758		46

As of September 30, 2023

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 22,110,254		
	Call Loans	20,000		
	Receivables under Resale Agreements	110,028		
	Receivables under Securities Borrowing Transactions	472,875		
	Monetary Claims Bought	123,403		
	Trading Assets	2,293,765		
	Money Held in Trust	99		6-a
	Securities	8,233,681		6-b
	Loans and Bills Discounted	32,819,420		6-c
	Foreign Exchanges	41,202		
	Other Assets	3,639,073		6-d
	Tangible Fixed Assets	182,261		
	Intangible Fixed Assets	99,521		2
	Prepaid Pension Expenses	270,791		3
	Customers' Liabilities for Acceptances and Guarantees	508,006		
	Allowance for Loan Losses	(84,105)		
	Total Assets	¥ 70,840,280		

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 37,861,930			
Negotiable Certificates of Deposit	7,468,618			
Call Money	239,711			
Payables under Repurchase Agreements	1,378,219			
Trading Liabilities	2,089,800			
Borrowed Money	6,730,871			7
Foreign Exchanges	29,729			
Short-term Bonds Payable	2,389,178			
Bonds Payable	1,985,389			
Borrowed Money from Trust Account	4,794,839			
Other Liabilities	2,931,935			6-e
Provision for Bonuses	9,298			
Provision for Directors' Bonuses	—			
Provision for Stocks Payment	1,015			
Provision for Retirement Benefits	1,025			
Provision for Reimbursement of Deposits	2,856			
Provision for Contingent Losses	1,492			
Deferred Tax Liabilities	138,414			4-a
Deferred Tax Liabilities for Land Revaluation	2,381			4-b
Acceptances and Guarantees	508,006			
Total Liabilities	68,564,714			
(Net Assets)				
Capital Stock	342,037			1-a
Capital Surplus	343,066			1-b
Retained Earnings	1,248,542			1-c
Total Shareholders' Equity	1,933,645			
Valuation Difference on Available-for-Sale Securities	366,552			
Deferred Gains (Losses) on Hedges	(19,908)			5
Revaluation Reserve for Land	(4,724)			
Foreign Currency Translation Adjustments	—			
Total Valuation and Translation Adjustments	341,919		(a)	
Total Net Assets	2,275,565			
Total Liabilities and Net Assets	¥ 70,840,280			

Note: The regulatory balance sheet is the same as the accounting balance sheet.

(Appendix)

1. Shareholders' equity

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,248,542		1-c
Total Shareholders' Equity	¥ 1,933,645		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,933,645	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	685,103		1a
of Which: Retained Earnings	1,248,542		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 99,521		2
Associated Deferred Tax Liabilities	30,473		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	69,047	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-benefit pension fund net assets (prepaid pension Expenses)

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 270,791		3
Associated Deferred Tax Liabilities	82,916		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 187,875		15

4. Deferred tax assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 138,414		4-a
Deferred Tax Liabilities for Land Revaluation	2,381		4-b
Associated Intangible Fixed Assets	30,473		
Associated Prepaid Pension Expenses	82,916		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (19,908)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (25,406)	Excluding those items whose valuation differences arising from hedged items are recognized as “Valuation and translation adjustments”	11

6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 99		6-a
Securities	8,233,681		6-b
Loans and Bills Discounted	32,819,420	Including Subordinated Debts	6-c
Other Assets	3,639,073	Including derivatives	6-d
Other Liabilities	¥ 2,931,935	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	192,011		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	192,011		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	60,857		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	60,857		73

7. Other Capital Instruments
(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,730,871		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	265,417		46

Disclosure Data Designated as Per the Appended Forms Non-consolidated

OV1: Overview of Risk-weighted assets

OV1		Millions of Yen	
		a	c
		Risk-weighted assets	Minimum capital requirements
Basel III template No.		September 30, 2024	September 30, 2024
1	Credit risk (excluding counterparty credit risk)	¥ 14,594,176	¥ 1,167,534
2	Of which: Standardised Approach (SA)	6,801	544
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	9,040,484	723,238
4	Of which: Supervisory slotting approach	764,418	61,153
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,341,209	187,296
	Of which: Significant investments in commercial entities	—	—
	Of which: Lease residual value	—	—
	Other assets	2,441,261	195,300
6	Counterparty credit risk (CCR)	385,008	30,800
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	343,855	27,508
8	Of which: Expected Positive Exposure (EPE)	—	—
	Of which: Central Counterparty (CCP)	21,985	1,758
9	Others	19,167	1,533
10	Credit Valuation Adjustment (CVA)	463,952	37,116
	Of which: SA-CVA	—	—
	Of which: Full BA-CVA	463,952	37,116
	Of which: Reduced BA-CVA	—	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	369,491	29,559
12	Equity investment in funds (Look-Through Approach (LTA))	1,620,968	129,677
13	Equity investment in funds (Mandate-Based Approach (MBA))	1,485,869	118,869
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—
	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	424	33
14	Settlement risk	—	—
15	Securitisation exposures in banking book	410,466	32,837
16	Of which: Internal Ratings-Based Approach (SEC-IRBA)	384,703	30,776
	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach(IAA)	25,762	2,060
17	Of which: Standardised Approach (SEC-SA)	—	—
	Of which: subject to 1,250% risk weight	0	0
18	Market risk	993,793	79,503
19	Of which: Standardised Approach (SA)	993,793	79,503
20	Of which: Internal Model Approach (IMA)	—	—
	Of which: Simplified Standardised Approach	—	—
21	Capital charge for switch between trading book and banking book	—	—
22	Operational risk	927,811	74,224
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	152,291	12,183
24	Floor adjustment	—	—
25	Total	¥ 21,404,254	¥ 1,712,340

Note: The template was changed, as indicated above, as of the end of March 2024. Accordingly, the data for the current fiscal year and the previous fiscal year are presented separately. For the data for the previous fiscal year, please refer to the following page.

OV1: Overview of Risk-weighted assets (RWA)

OV1		Millions of Yen	
		b	d
		Risk-weighted assets (RWA)	Minimum capital requirements
Basel III Template No.		September 30,2023	September 30,2023
1	Credit risk (excluding counterparty credit risk)	¥ 13,970,573	¥ 1,172,784
2	of Which: Standardised Approach (SA)	625	50
3	of Which: Internal Ratings-Based (IRB) Approach	11,487,234	974,117
	of Which: Significant investments in commercial entities	—	—
	of Which: Lease residual value	—	—
	Other assets	2,482,714	198,617
4	Counterparty credit risk (CCR)	1,244,998	101,923
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—
	of Which: Current Exposure Method (CEM)	463,619	39,314
6	of Which: Expected Positive Exposure (EPE)	—	—
	of Which: Credit Valuation Adjustment (CVA)	690,085	55,206
	of Which: Central Counterparty (CCP)	70,897	5,671
	Others	20,396	1,729
7	Equity positions in banking book under market-based approach	257,302	21,819
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,440	147,555
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,733,183	138,654
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	841	67
11	Settlement risk	—	—
12	Securitisation exposures in banking book	293,751	23,500
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	278,299	22,263
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,451	1,236
15	of Which: Standardised Approach (SEC-SA)	—	—
	of Which: Subject to 1,250% risk weight	0	0
16	Market risk	1,743,980	139,518
17	of Which: Standardised Approach (SA)	40,898	3,271
18	of Which: Internal Model Approaches (IMA)	1,703,082	136,246
19	Operational risk	684,403	54,752
20	of Which: Basic Indicator Approach (BIA)	—	—
21	of Which: The Standardised Approach (TSA)	—	—
22	of Which: Advanced Measurement Approach (AMA)	684,403	54,752
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	152,137	12,901
	Amounts included under transitional arrangements	—	—
24	Floor adjustment	—	—
25	Total (after applying scaling factor)	¥ 22,668,454	¥ 1,813,476

Note: Total risk-weighted assets of Template No.25 are only applied scaling factor.

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		Δ EVE		Δ NII	
Item No.		September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
1	Parallel up	¥ 106,661	¥ 49,108	¥ (96,243)	¥ (87,767)
2	Parallel down	—	2,491	90,863	84,172
3	Steepener	49,731	38,926		
4	Flattener	6,061	1,571		
5	Short rate up	37,608	3,412		
6	Short rate down	13,718	5,394		
7	Maximum	106,661	49,108	90,863	84,172
		e		f	
		September 30, 2024		September 30, 2023	
8	Tier 1 Capital	¥ 2,275,373		¥ 2,254,409	

Composition of Basel III Leverage Ratio

Non-consolidated

As of September 30 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2024	2023
1	Total assets reported in the non-consolidated balance sheet	¥ 74,133,585	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	22,674,159	
5	Adjustment for fiduciary assets recognised on the non-consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	—	
7	Adjustments for eligible cash pooling transactions	—	
8	The amount of adjustment related to derivative transactions	(1,472,076)	
8a	Total exposures related to derivative transactions	1,435,808	
8b	The amount of assets related to derivative transactions (deduction)	2,907,884	
9	The amount of adjustment related to repo transactions, etc.	148,632	
9a	The total exposures related to repo transactions, etc.	961,035	
9b	The total exposures related to repo transactions, etc. (deduction)	812,402	
10	Total exposures related to off-balance sheet transactions	3,468,313	
11	The amount of adjustment items pertaining to Tier1 capital (Allowance for loan losses) (deduction)	4,368	
12	Other adjustments	(968,619)	
12a	The amount of adjustment items pertaining to Tier1 capital (except Allowance for loan losses) (deduction)	286,590	
12b	The amount of customers' liabilities for acceptances and guarantees (deduction)	483,326	
12c	The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework	—	
12d	The amount of receivables arising from providing cash variation margin, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework (deduction)	198,703	
13	Total exposures	¥ 52,631,307	

As of September 30 Corresponding line # on Basel III disclosure template (LR2)		Items	Millions of Yen, %	
			2024	2023
On-balance sheet exposures (1)				
1	On-balance sheet exposures before adjusting for items		¥ 47,255,812	
2	The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework		—	
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework (deduction)		198,703	
4	The amount of securities received under repo transactions, etc. (deduction)		—	
5	The amount of adjustment items pertaining to Tier1 capital(Allowance for loan losses) (deduction)		4,368	
6	The amount of adjustment items pertaining to Tier1 capital(except Allowance for loan losses) (deduction)		286,590	
7	Total on-balance sheet exposures	(A)	46,766,150	
Exposures related to derivative transactions (2)				
8	The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4	¥	183,926	
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4		1,251,882	
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)		—	
11	Adjusted effective notional amount of written credit derivatives, etc.		19,600	
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)		19,600	
13	Total exposures related to derivative transactions	(B)	1,435,808	
Exposures related to repo transactions (3)				
14	The amount of assets related to repo transactions, etc.	¥	812,402	
15	The amount of deductions from the assets above (Line14) (deduction)		—	
16	The exposures for counterparty credit risk for repo transactions, etc.		148,632	
17	The exposures for agent repo transactions			
18	The total exposures related to repo transactions, etc.	(C)	961,035	
Exposures related to off-balance sheet transactions (4)				
19	Notional amount of off-balance sheet transactions	¥	7,477,488	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)		4,009,175	
22	Total exposures related to off-balance sheet transactions	(D)	3,468,313	
Basel III leverage ratio on a non-consolidated basis (5)				
23	The amount of capital (Tier1 capital)	(E) ¥	2,275,373	
24	Total exposures ((A)+(B)+(C)+(D))	(F)	52,631,307	
25	Basel III leverage ratio on a non-consolidated basis (E)/(F)		4.32%	
26	Minimum leverage ratio requirement		3.15%	
Basel III leverage ratio on a non-consolidated basis (Including due from the Bank of Japan) (6)				
	Total exposures	(F) ¥	52,631,307	
	The Bank of Japan deposit		22,674,159	
	Total exposures(Including due from the Bank of Japan)	(F')	75,305,467	
	Basel III leverage ratio on a non-consolidated basis(Including due from the Bank of Japan)((E)/(F'))		3.02%	
Disclosure of mean values (7)				
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))	¥	833,462	
	Mean value of the amount of assets related to repo transactions, etc.	(G)	833,462	
	Mean value of the amount deducted from repo transactions, etc. (deduction)	(H)	—	
29	Quarter-end value of the amount of assets related to repo transactions, etc. (after deduction) ((I)+(J))		812,402	
14	Quarter-end value of the amount of assets related to repo transactions, etc.	(I)	812,402	
15	Quarter-end value of the amount deducted from repo transactions, etc. (deduction)	(J)	—	
	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(K)	52,652,367	
30	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(L)	75,326,527	
30a	Basel III leverage ratio on a non-consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc.(after deduction))((E)/(K))		4.32%	
31	Basel III leverage ratio on a non-consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(L))		3.02%	
31a				

Notes: 1. Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with “Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation” (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

2. The new template has been introduced, as indicated above, as of the end of March 2024.

As of September 30			Millions of Yen, %	
Basel III Template No. (Table2)	Basel III Template No. (Table1)	Items	2024	2023
On-Balance Sheet Exposures				
1		On-balance Sheet Exposures before Deducting Adjustment Items		¥ 45,158,617
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet		51,341,324
1b	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)		6,182,706
2	7	The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)		270,931
3		Total On-Balance Sheet Exposures	(A)	44,887,686
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.		¥ 1,359,589
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.		1,259,316
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.		1,260,774
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)		25,020
8		The Amount of Client-Cleared Trade Exposures for which a Bank Acting as Clearing Member is not Obligated to Make any Indemnification (Deduction)		
9		Adjusted Effective Notional Amount of Written Credit Derivatives		21,600
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)		21,600
11	4	Total Exposures Related to Derivative Transactions	(B)	3,854,660
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.		¥ 582,904
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)		—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.		248,376
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc.	(C)	831,281
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions		¥ 6,802,887
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)		3,270,086
19	6	Total Exposures Related to Off-Balance Sheet Transactions	(D)	3,532,801
Basel III Leverage ratio on a Non-consolidated Basis				
20		The Amount of Capital (Tier 1 Capital)	(E)	¥ 2,254,409
21	8	Total Exposures	(F) = (A)+(B)+(C)+(D)	53,106,429
22		Basel III Leverage Ratio on a Non-consolidated Basis	(G) = (E)/(F)	4.24%
		Minimum leverage ratio requirement		3.00%
Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan				
		Total Exposures	(F)	¥ 53,106,429
		Deposits held with the Bank of Japan		19,498,955
		Total exposure if including deposits held with the Bank of Japan	(F')	72,605,384
		Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan	(H) = (E)/(F')	3.10%

Note: Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with “Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation” (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

Liquidity Coverage Ratio (LCR)

Non-consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2024 2nd Quarter		Fiscal Year 2024 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)		¥ 23,451,333		¥ 21,136,235
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,019,421	¥ 1,748,909	¥ 19,055,559	¥ 908,953
3	of which: Stable deposits	2,190,617	65,718	1,767,155	53,014
4	of which: Less stable deposits	16,828,804	1,683,191	8,555,991	855,938
5	Cash outflows related to unsecured wholesale funding	15,079,836	11,657,371	15,011,175	11,521,091
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,092,312	7,669,847	11,217,149	7,727,065
8	of which: Debt securities	3,987,524	3,987,524	3,794,026	3,794,026
9	Cash outflows related to secured funding, etc.		3,388		3,464
	Cash outflows related to derivative transactions, etc.				
10	funding programs, credit and liquidity facilities	6,635,970	2,650,619	6,592,865	2,447,138
11	of which: Cash outflows related to derivative transactions, etc.	874,627	874,627	684,499	684,499
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,761,343	1,775,992	5,908,366	1,762,639
14	Cash outflows related to contractual funding obligations, etc.	418,446	229,617	535,375	443,692
15	Cash outflows related to contingencies	933,757	23,386	851,999	21,761
16	Total cash outflows		16,313,293		15,346,101
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 256,568	¥ —	¥ 173,575	¥ —
18	Cash inflows related to collection of loans, etc.	2,575,566	1,767,715	2,681,516	1,859,685
19	Other cash inflows	821,881	579,685	727,399	491,149
20	Total cash inflows	3,654,017	2,347,400	3,582,491	2,350,834
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		¥ 23,451,333		¥ 21,136,235
22	Net cash outflows		13,965,892		12,995,266
23	Non-consolidated Liquidity Coverage Ratio (LCR)		167.9%		162.6%
24	The number of data used to calculate the average value		62		62

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

- (1) Items concerning fluctuations in the LCR over time
Our non-consolidated LCR has trended steadily for the most part in the past two years.
- (2) Items concerning evaluation of the LCR level
Our non-consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going Forward, we do not expect our LCR to deviate significantly from the current level.
- (3) Items concerning the composition of totals for eligible high-quality liquid assets
The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality liquid assets and net cash outflows in major currencies.
- (4) Other items concerning LCR
We don't apply the “Treatment for Qualifying Operational Deposits” and the “Additional Collateral Requirements At the Time of Market Valuation Change Based on the Scenario Approach” stipulated by the Notification.

Net Stable Funding Ratio (NSFR)

Non-consolidated

Non-consolidated Net Stable Funding Ratio

Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a non-consolidated basis

Item No.		Millions of Yen, %						
		Fiscal Year 2024 2nd Quarter					Weighted value	
		Unweighted value by residual maturity						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)								
1	Capital	¥ 2,572,288	¥ —	¥ —	¥ 311,000	¥ 2,883,288		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,572,288	—	—	252,684	2,824,972		
3	of which: Other capital instruments that are not included in the above category	—	—	—	58,315	58,315		
4	Funding from retail and small business customers	18,887,741	—	—	—	17,107,179		
5	of which: Stable deposits	2,164,253	—	—	—	2,056,040		
6	of which: Less stable deposits	16,723,488	—	—	—	15,051,139		
7	Wholesale funding	4,883,513	26,610,962	6,354,323	9,303,051	17,745,859		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	4,883,513	26,610,962	6,354,323	9,303,051	17,745,859		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	691,983	248,660	49,054	644,700	31,431		
12	of which: Derivative liabilities				637,796			
13	of which: All other liabilities and equity not included in the above categories	691,983	248,660	49,054	6,904	31,431		
14	Total available stable funding					¥ 37,767,758		
Required stable funding (RSF) items (2)								
15	HQLA					¥ 1,364,109		
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—		
17	Loans, repo transactions-related assets, securities and other similar assets	226,627	6,527,986	2,467,065	27,181,241	26,104,559		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	812,402	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	75,747	2,471,812	731,688	2,969,386	3,767,225		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	14,219	2,732,909	1,479,197	11,974,040	12,290,249		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	148,321	15,444	71,123	128,113		
22	of which: Residential mortgages	—	219,399	219,643	9,651,432	7,562,270		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	145,281	145,282	5,316,671	3,721,968		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	136,660	291,462	36,535	2,586,381	2,484,813		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,778,174	146,104	6,869	999,110	2,527,007		
27	of which: Physical traded commodities, including gold	—				—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				421,927	358,638		
29	of which: Derivative assets				—	—		
30	of which: Derivative liabilities (before deduction of variation margin posted)				56,281	56,281		
31	of which: All other assets not included in the above categories	1,778,174	146,104	6,869	520,901	2,112,087		
32	Off-balance sheet items				6,782,261	543,762		
33	Total required stable funding					¥ 30,539,439		
34	Non-consolidated net stable funding ratio (NSFR)					123.6%		

Item No.		Millions of Yen, %						
		Fiscal Year 2024 1st Quarter					Weighted value	
		Unweighted value by residual maturity						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)								
1	Capital	¥ 2,629,794	¥ —	¥ —	¥ 251,000	¥ 2,880,794		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,629,794	—	—	198,225	2,828,019		
3	of which: Other capital instruments that are not included in the above category	—	—	—	52,774	52,774		
4	Funding from retail and small business customers	13,286,043	—	—	5,798,754	17,854,608		
5	of which: Stable deposits	1,968,314	—	—	239,181	2,109,080		
6	of which: Less stable deposits	11,317,728	—	—	5,559,573	15,745,528		
7	Wholesale funding	5,541,359	26,259,879	4,489,600	9,734,800	16,260,529		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	5,541,359	26,259,879	4,489,600	9,734,800	16,260,529		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	922,832	407,456	9,717	8,653	13,512		
12	of which: Derivative liabilities	—	—	—	—	—		
13	of which: All other liabilities and equity not included in the above categories	922,832	407,456	9,717	8,653	13,512		
14	Total available stable funding	—	—	—	—	¥ 37,009,444		
Required stable funding (RSF) items (2)								
15	HQLA	—	—	—	—	¥ 1,251,697		
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—		
17	Loans, repo transactions-related assets, securities and other similar assets	260,233	7,322,160	2,169,170	27,923,725	27,069,211		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	557,789	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	92,349	2,699,846	739,712	3,067,275	3,912,433		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	14,434	3,433,901	1,177,828	12,468,838	12,912,502		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	412,547	12,281	62,722	253,183		
22	of which: Residential mortgages	—	219,613	219,224	9,687,343	7,591,541		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	144,962	144,502	5,324,272	3,723,364		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	153,449	411,009	32,404	2,700,267	2,652,733		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,847,442	274,577	8,583	1,219,456	3,052,923		
27	of which: Physical traded commodities, including gold	—	—	—	—	—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	389,769	331,304		
29	of which: Derivative assets	—	—	—	6,865	6,865		
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	80,782	80,782		
31	of which: All other assets not included in the above categories	1,847,442	274,577	8,583	742,038	2,633,971		
32	Off-balance sheet items	—	—	—	7,053,743	583,355		
33	Total required stable funding	—	—	—	—	¥ 31,957,188		
34	Non-consolidated net stable funding ratio (NSFR)	—	—	—	—	115.8%		

Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a non-consolidated basis

- (1) Items concerning fluctuations in the non-consolidated NSFR over time
- Our non-consolidated NSFR has remained mainly stable since its implementaion on September 30,2021.
- (2) Items concerning special provisions for interdependent assets and liabilities
- The “Special provisions for interdependent assets and liabilities” stipulated in the items under Article 101 of the Financial Services Agency Notification on Liquidity Ratio are not applied on a non-consolidated basis.
- (3) Other items concerning non-consolidated NSFR
- Our non-consolidated NSFR satisfies the regulated level (100%), and does not differ significantly from the initial forecast. In terms of future NSFR forecast, we do not expect significant deviations from the current level.

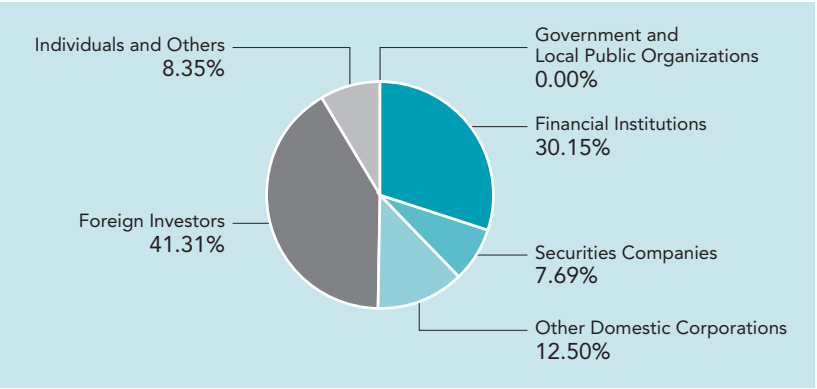
Stock Information (As of September 30, 2024)

Major Shareholders (Common Shares)

Shareholder Name	Number of Shares Held (Shares)	Shareholding Ratio (%)
1 The Master Trust Bank of Japan, Ltd. (Trust Account)	115,815,100	16.06
2 Custody Bank of Japan, Ltd. (Trust Account)	47,070,554	6.53
3 State Street Bank and Trust Company 505001	26,928,163	3.73
4 JPMorgan Securities Japan, Co, Ltd.	14,463,546	2.00
5 State Street Bank West Client - Treaty 505234	13,049,870	1.81
6 JP Morgan Chase Bank 385781	10,937,176	1.51
7 Northern Trust Co. (AVFC) Re Silchester International Investors International Value Equity Trust	10,868,000	1.50
8 State Street Bank and Trust Company 505103	9,985,296	1.38
9 Barclays Securities Japan Limited	9,100,000	1.26
10 Goldman Sachs Japan Co., Ltd. BNYM	8,892,364	1.23

(Note) The shareholding ratio is calculated by excluding the treasury stock and rounded down to second decimal places.

Composition of Shareholders (Common Shares)



(Note1) Number of Shares per Unit : 100 shares
(Note2) Treasury Stock (588,451 shares) is included 5,884 units in “Individuals and Others” and 51 shares in “Shares constituting less than one unit”.
(Note3) The component ratio is rounded off to two decimal places.

ADR (American Depositary Receipt) Information

Conversion Ratio:	5ADRs = 1 Underlying Share (Underlying Share: Sumitomo Mitsui Trust Group’s Common Share)
Exchange:	OTC (Over-the-Counter)
Symbol:	SUTNY
CUSIP:	86562X106
Level of Program:	Level I
Depository:	The Bank of New York Mellon Depository Receipts Division 240 Greenwich Street, New York, NY 10286, U.S.A. Telephone: 1 (201) 680-6825 U.S. toll free: 888-269-2377 (888-BNY-ADRS) https://www.adrbnymellon.com/

Other Data

Authorized Shares:	
Common Shares:	1,700,000,000 Shares
Preferred Shares:	40,000,000 Shares
Number of Shares issued:	
Common Shares:	721,355,380 Shares
Preferred Shares:	0 Shares
Number of Shareholders:(*)	
Common Shares:	77,398
Preferred Shares:	0

(*) Excluding shareholders who hold shares constituting less than one unit (1,786,880)

Disclosure Policy

Sumitomo Mitsui Trust Group, Inc. is fully aware of the importance of its social responsibility and public mission, and constantly seeks to secure unwavering trust from society through sound management based on rigorous self-discipline. For this purpose, we endeavor to ensure appropriate disclosure of corporate information to assure the transparency of our corporate management.

Attitude toward Disclosure

We not only comply strictly with various laws and rules, such as the Companies Act, the Banking Law and the Financial Instruments and Exchange Act (including the rules for timely disclosure of corporate information, etc., defined by securities exchanges on which our shares are listed), but also endeavor to disclose corporate information that helps our clients, shareholders, and investors better understand SuMi TRUST Group, under the basic conditions of appropriate timing, accuracy and fairness, and realize highly transparent management.

We do not release personal information, client data or any information, the disclosure of which violates the rights of the parties concerned by such action.

Disclosure Methods

When disclosing information, we make active use of the Internet, various publications and other media tools to reach the broadest possible number of interested parties, whether clients, shareholders or investors, in or outside Japan, in a timely, accurate and fair manner.

In the disclosure of various materials, we strive to provide easy-to-understand explanations of the main points of SuMi TRUST Group’s management policies, business results, finance situation, etc. We explain these main points at our information meetings, etc.

Establishment of Disclosure System

We maintain and promote the appropriate disclosure system by such means as the establishment of a Corporate Communications Committee to ensure disclosure of SuMi TRUST Group’s information in accordance with the above disclosure policy.

Corporate Information (As of October 1, 2024)

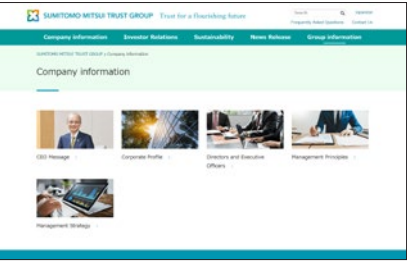
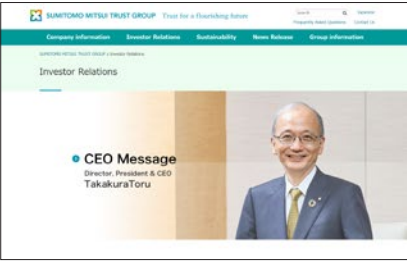
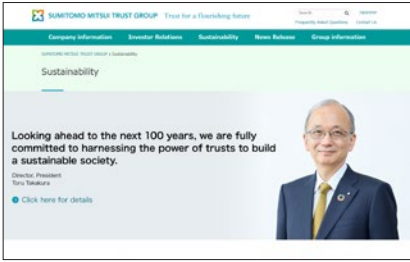
Registered Trade Name:	Sumitomo Mitsui Trust Group, Inc.
Headquarters Location:	1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233, Japan
Date of Establishment:	February 1, 2002
Main Business Activities:	With trust banking at its core, Sumitomo Mitsui Trust Group, Inc. will focus on the management of business operations, as the holding company of the Sumitomo Mitsui Trust Group, and sets the following (1) - (8) as its key functions: (1) Supervising management strategies (2) Supervising financial management (3) Supervising human resource management (4) Supervising corporate administrative management (5) Supervising operational process management (6) Supervising risk management (7) Supervising compliance management (8) Managing internal auditing
Capital:	261,608,725,000 Yen
Stock Exchange Listings:	Tokyo, Nagoya Stock Exchanges Tokyo (Prime Market), Nagoya (Premier Market)
Securities Code:	8309

Rating Information (As of December 31, 2024)

		Long-term	Short-term
Sumitomo Mitsui Trust Group (“SMTG”)	JCR	AA	—
	R&I	AA-	—
Sumitomo Mitsui Trust Bank, Limited. (“SMTB”)	S&P	A	A-1
	Moody’s	A1	P-1
	FITCH	A-	F1
	JCR	AA	—
	R&I	AA-	a-1+

Website

For more detailed information, please refer to our website.

 Company Information https://www.smith.jp/english/about_us	 Investor Relations https://www.smith.jp/english/investors	 Sustainability https://www.smith.jp/english/sustainability
---	--	--

Contact:
IR Department
Telephone: +81 (3) 3286-8354
e-mail: ir@smtg.jp
URL: <https://www.smith.jp/english/investors>

